

1983 SURVEY OF CONSUMER FINANCES

Screen 01

(Facesheet; A. Attitudes Toward Credit)

General Coding Instructions:

1. Percents: For this study all questions requiring an answer as a percent are coded in 3 digits, to one decimal point.  
Therefore "10%" = 100 (10.0)  
12-13% = 125 (12.5)  
100% = 995 (99.5 or more unless there is a special code "996" value for 100%)

Note that because we have one decimal place in the code, ranges can be coded .5 where appropriate and need not be rounded to nearest whole odd number.

2. Ranges/Rounding rule: If a range is given in answer to an "amount" or "number of" item, code the midpoint of the range. If the midpoint is .5 (and you are not coding "percent"), round to the nearest whole odd number.  
Therefore: "3-4" = 3 (3.5 rounded to nearest odd number)  
"5-7" = 6  
"100-200" = 150
3. Over-the-field amounts: In most of the dollar or number amount fields there is an upper limit of actual numbers that can be coded (usually 999 995), this upper limit code should be used as the code for any amount larger than the field.  
Therefore: If code says "(01-95)" and the answer is "102", code 95.
4. One or less: In all the dollar or number amount fields the "1" code should be used to mean "1 or less" including "none" unless there is a specific code for "none" (usually "0" or "96")

5. Make card for any over the field amount.

1983 SURVEY OF CONSUMER FINANCES

Screen 01

(Facesheet; A. Attitudes Toward Credit)

Var #

1        Case ID (4 digits from upper right of interview facesheet)

101        A1. Let's begin by talking about how you feel about credit in  
            general. Do you think it is a good idea or a bad idea for  
            people to buy things on the installment plan?

- 1. GOOD IDEA
- 3. GOOD IN SOME WAYS, BAD IN OTHERS
- 5. BAD IDEA

0 in  
102-103

- 8. DON'T KNOW
- 9. NA

Var #

102 Ala. Why do you say that? (Credit is good/bad idea)  
 103

GOOD IDEA

10. Enables people to improve their standard of living/have a better lifestyle/get up in the world
11. Can buy now; only way (some) people can buy/have things, don't have to wait until money is saved up; can't "afford" to buy otherwise
12. Can use item while paying for it
13. Teaches financial responsibility; teaches people how to manage money
14. Good for the country/economy; stimulates business
15. To establish credit; get a good credit rating
16. To keep cash on hand; will not have spent all your cash on one thing
17. To save; to keep savings; can save some and buy at same time
18. Hedge against inflation; can buy today's goods at tomorrow's dollars
19. Interest charges are a tax deduction
20. Easier to keep track of spending; simplifies record keeping/staying on budget
21. Can take advantage of sales/discounts
22. Convenience; may not have cash with you, but can charge it
23. Get better service/treatment from creditor if you owe money on item or have a charge account
24. Accepted medium of exchange; credit cards are replacing money/ours is a credit society; can use credit cards anywhere
25. Safer to carry than money; don't lose as much if stolen/lost

Make  
card

— 29. Other reasons good

DEPENDS OR QUALIFIED BY:

31. Age of buyer; good if young; bad if old
32. Source of credit; bank OK, finance company not
33. Nature of purchase; good if large or necessity, bad if impulse purchase or buy too much or luxuries
34. Nature of debt position; good if large/necessity, bad if too much in debt
35. Ability of buyer to manage money or budget; good if you don't go too far in debt
36. Availability of cash; bad if you can pay cash, good if you can't
37. Rate of interest or finance charges
38. Buyer's financial/job security; if have a secure job; income is steady
39. "Sometimes it's necessary" -- NA why; OK if really need item; "for emergencies"

Make  
card

— 49. Other depends or qualifications

Var #

102 Ala. Continued

103

cont.

BAD IDEA

51. Encourages (impulse) buying; too easy to buy now, pay later;  
buy things you don't want or need
52. Still paying for something when it's worn out/used up
54. Bad for the country/economy; bad for business; causes inflation
55. Debt/Credit intrinsically bad; don't believe in owing money;  
immoral
56. Erodes character; puritan ethic; bad idea because it's good for  
people to scrimp and save to pay for what they want
57. Leads to harrassment/repossession by creditor if fall behind in  
payments
58. Future too uncertain; might not be able to pay later if get sick  
or lose job
59. Interest or finance charges (too high); costs too much
60. People abuse credit; run up bills and don't pay them
61. Creates money management/budgeting problems; buy more than you  
can pay for; "get in over your head"; too easy to go into  
(too much) debt

Make card
--------------

69. Other reasons bad

98. DK

99. NA;

00. Inap, no second mention; 8 or 9 in 101

Var #

104 A2. People have many different reasons for borrowing money which they pay back over a period of time. For each of the reasons I read, please tell me whether you feel it is all right for someone like yourself to borrow money ...

a. to cover the expenses of a vacation trip?

---

- 1. YES
- 5. NO
  
- 8. DK
- 9. NA

Use same codes for V105-112.
---------------------------------

105 b. to cover living expenses when income is cut?

106 c. to consolidate bills which have piled up?

107 d. to finance the purchase of a fur coat or jewelry?

108 e. to finance boats, snowmobiles and other hobby equipment?

109 f. to finance the purchase of a car?

110 g. to cover expenses due to illness?

111 h. to finance educational expenses?

112 j. to finance the purchase of furniture?

Var #

113 A3. (CARD A) Now thinking about how to choose an automobile loan, which of the credit terms listed on this card would be most important to you (or your husband/or your wife) if you were going to use credit to purchase a car? Which comes next? Which is third?

A. SIZE OF LOAN

1. This item ranked #1
2. This item ranked #2
3. This item ranked #3
  
5. Not ranked 1-3
  
8. DK - to entire QA3
9. NA - to entire QA3

Use same code for V114-120.
--------------------------------

114 B. DOLLAR AMOUNT OF INTEREST OR FINANCE CHARGE

115 C. SIZE OF THE MONTHLY PAYMENTS

116 D. ANNUAL PERCENTAGE RATE OF INTEREST

117 E. CHARGE FOR LATE PAYMENT

118 F. REBATE FOR EARLY PAYOFF OF LOAN

119 G. SECURITY OR COLLATERAL FOR LOAN

120 H. SIZE OF THE DOWN PAYMENT

Var #

121

A4. Suppose you were buying a room of furniture for a list price of \$1,000 and you were to repay the amount to the dealer in 12 monthly installments. How much do you think it would cost, in total, for the furniture after one year--including all finance and carrying charges?

---

Code amount in DOLLARS (1000-3999)

0 in  
122

[1000-3999]

Warn over  
3,000.

9998. DON'T KNOW  
9999. NA

122

A4a. Well, just give me your best estimate.

---

Code DOLLARS (1000-3999)

0 in  
123-124

9998. DON'T KNOW  
9999. NA

0000. Inap, 1000-3999 in 121

Var #

123

A5. About what percent rate of interest per year do you think this would be?

Code PERCENT TO ONE DECIMAL (001-995)

0 in  
124

001-994

995. 99.5% or more

996. NONE

998. DON'T KNOW

999. NA

000. Inap, 9998-9999 in 122

124

A5a. Well, just give me your best estimate.

Code PERCENT TO ONE DECIMAL (001-995)

995. 99.5% or more

996. NONE

998. DON'T KNOW

999. NA

000. Inap, 9998-9999 in 122; 001-995 in 123

125

A6. In the past few years, has a particular lender or creditor turned down any request you (or your husband/wife) made for credit or have you been unable to get as much credit as you applied for?

1. YES, TURNED DOWN

3. YES, UNABLE

5. NO

0 in  
126-129

8. DK

9. NA

Var #

- 126 A6a. On the most recent occasion, what reasons were you (or your  
127 husband/wife) given for being turned down or unable to get  
as much credit as you applied for?

PERSONAL CHARACTERISTICS OF BORROWER

50. Family background/life history; who your parents (relatives) are  
51. Family size; number of children or dependents  
52. Marital status  
53. Sex  
54. Combination of marital status and sex--"sing'e men", "married women"  
55. Age  
56. Race  
57. Personal character/reputation -- whether borrower is stable,  
honest; known by other people trusted by institution  
58. Health  
59. Other personal characteristics of borrower

Make  
card

CREDIT CHARACTERISTICS OF BORROWER

61. Need to have a checking/savings account (at institution)  
62. Haven't established a credit history  
63. Credit rating service/credit bureau reports  
64. Credit records/history from other institutions; other loans  
or charge accounts; previous payment records; bankruptcy  
65. Lack of/Not enough assets / collateral / property to secure the  
loan (except home ownership -- code 74); size of down payment;  
financial status  
66. Amount of debt; size of other payments; ability to repay loan

Make  
card

FINANCIAL CHARACTERISTICS OF BORROWER

71. Time on current job  
72. Job; type of work; steady/secure employment; good job  
73. Lack of job; not working; on welfare  
74. Lack of home ownership  
75. Time at current address; time in community or state  
76. Amount of income; "income"  
77. Source of income; retired  
78. Where you live; what type of neighborhood/area of the city  
you live in; if you live in the state/county  
79. Other financial characteristics of borrower

Make  
card

Var #

126

127

cont.

A6a. ContinuedMISCELLANEOUS

Include reasons why  
 thought  
 turned down

- 81. Lack of familiarity/experience; don't have account there;  
I'm not a credit union member
- 82. Previous bad experience (nec); had difficulty/been turned  
down -- NA why
- 83. Institution is more "strict" in lending requirements --  
NA in what areas

Make  
 card

- 87. "Discrimination"; references to red-lining -- NA basis
- 88. Inconvenient/Difficult -- not codeable above
- 89. Other miscellaneous
- 90. Didn't approve of purpose for which money was to be borrowed
- 91. Loan was too large for source to handle; source doesn't have  
much money to lend; money reserves of source are low
- 92. Interest

Make  
 card

- 96. None; No reason was given; "bank policy"
- 97. Other
- 98. DK
- 99. NA
- 00. Inap, 5, 8-9 in 125; no further mention

Var #

128

A6b. After you were turned down, or unable to get as much credit as you applied for, did you (or your husband/wife) reapply for credit at the same or another lender or creditor?

---

1. YES

5. NO

8. DK

9. NA

0. Inap, 5, 8-9 in 125

0 in  
129

129

A6c. Were you finally able to get all the credit you (or your husband/wife) first applied for?

---

1. YES

5. NO

8. DK

9. NA

0. Inap, 5, 8-9 in 125 or 128

Var #

130

A7. Was there any time in the past few years that you (or your husband/wife) thought of applying for credit at a particular place, but changed your mind because you thought you might be turned down?

---

0 in  
131-135

- 1. YES
- 5. NO
- 8. DK
- 9. NA

Var #

- 131 A7a. On the most recent occasion, why did you (or your husband/wife)  
 132 think you might be turned down? (Any other reasons?)

PERSONAL CHARACTERISTICS OF BORROWER

50. Family background/life history; who your parents (relatives) are  
 51. Family size; number of children or dependents  
 52. Marital status  
 53. Sex  
 54. Combination of marital status and sex—"single men", "married women"  
 55. Age  
 56. Race  
 57. Personal character/reputation — whether borrower is stable, honest; known by other people trusted by institution  
 58. Health  
 59. Other personal characteristics of borrower

Make  
card

CREDIT CHARACTERISTICS OF BORROWER

61. Need to have a checking/savings account (at institution);  
 "I'm not a credit union member".  
 62. Haven't established a credit history  
 63. Credit rating service/credit bureau reports  
 64. Credit records/history from other institutions; other loans or charge accounts; previous payment records; bankruptcy  
 65. Lack of/Not enough assets / collateral / property to secure the loan (except home ownership — code 74); size of down payment; financial status  
 66. Amount of debt; size of other payments; ability to repay loan

Make  
card

FINANCIAL CHARACTERISTICS OF BORROWER

71. Time on current job  
 72. Job; type of work; steady/secure employment; good job  
 73. Lack of job; not working; on welfare  
 74. Lack of home ownership  
 75. Time at current address; time in community or state  
 76. Amount of income; "income"  
 77. Source of income; retired  
 78. Where you live; what type of neighborhood/area of the city you live in; if you live in the state/county  
 79. Other financial characteristics of borrower

Make  
card

Var #

131

132

cont.

A7a. Continued

---

MISCELLANEOUS

81. Lack of familiarity/experience;
82. Previous bad experience (nec); had difficulty/been turned down -- NA why
83. Institution is more "strict" in lending requirements -- NA in what areas
87. "Discrimination"; references to red-lining -- NA basis
88. Inconvenient/Difficult -- not codeable elsewhere
89. Other miscellaneous
90. Didn't approve of purpose for which money was to be borrowed
91. Loan was too large for source to handle; source doesn't have much money to lend; money reserves of source are low
92. Interest
96. None; No reason was given - "bank policy"
97. Other--nec
98. DK
99. NA
00. Inap, 5, 8-9 in 130; no second mention

Make card
--------------

Make card
--------------

Var #

133

A7b. (CARD X) With what type of lender was this--a commercial bank, a savings and loan association or savings bank, a credit union, a finance company, a store or dealer, or what?

---

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

00. Inap, 5, 8-9 in 130

Var #134  
135

A7c. Where did you (or your husband/wife) get the information that  
made you think you might be turned down?

---

- 11. Previous experience with borrowing or with the lender
- 13. From self; my own idea; just assumed I couldn't get it--  
not 15
- 15. Family or self and family; we decided we couldn't get it
- 17. From friend, acquaintance
  
- 21. (Directly from) a financial institution; from bank, finance  
company, credit union, other financial institution
- 22. (Directly from) stores/dealers
  
- 30. From stated/written credit conditions; "requirements" for loan
- 31. From credit bureau; credit rating service
  
- 40. From the media; television, newspapers, radio
  
- 97. Other
- 98. DK
- 99. NA
- 00. Inap, 5, 8-9 in 130; no second mention

Make card
--------------



Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 02

(B. Credit Cards; C. Housing: C1-C8g)

Var #

201

B1. Do you (or anyone in your family living here) have any  
credit cards?

---

0 in  
202-222

- 1. YES
- 5. NO
- 8. DK
- 9. NA

Var #

Use the following codes for B2-B4, items a-f.

B2. How many kinds of gasoline credit card accounts do you (and members of your family living here) have? Please do not count multiple cards issued for the same account or any business or company accounts.

---

Code number of ACCOUNTS (0-7)

7. Seven or more

8. DK

9. NA

0 in  
next  
2 vars.

0. NONE; Inap, 5, 8-9 in 201

B3. In general, about how often do you (and your family living here) use (TYPE) card(s)--do you use them often, sometimes, hardly ever, or never?

---

1. OFTEN

2. SOMETIMES

3. HARDLY EVER

5. NEVER

0 in  
next  
var.

8. DK

9. NA

0. Inap, 5, 8-9 in 201; 0 in B2 for this item

B4. After the last payment was made, what was the balance still owed on (all) (TYPE) card(s)?

---

Code DOLLARS (000 001-999 995)

000 001. \$1 or less

999 995. \$999,995 or more

999 998. DK

999 999. NA

000 000. Inap, 5, 8-9 in 201; 0 in B2 for this item;  
5 in B3 for this item; NO BALANCE, NONE

Var #

202 B2a. GASOLINE CREDIT CARDS - Number

203 B3a. " " " - Frequency of use

204 B4a. " " " - \$ balance

205 B2b. BANK CREDIT CARDS - Number

206 B3b. " " " - Frequency of use

207 B4b. " " " - \$ balance

208 B2c. GENERAL PURPOSE CREDIT CARDS - Number

209 B3c. " " " " - Frequency of use

210 B4c. " " " " - \$ balance

211 B2d. SEARS, PENNEYS OR WARDS - Number

212 B3d. " " " - Frequency of use

213 B4d. " " " - \$ balance

214 B2e. OTHER STORE CARDS - Number

215 B3e. " " " - Frequency of use

216 B4e. " " " - \$ balance

217 B2f. OTHER CREDIT CARDS - Number

218 B3f. " " " - Frequency of use

219 B4f. " " " - \$ balance

Var #

220 B5. INTERVIEWER CHECKPOINT

- 1. R HAS BANK OR STORE CREDIT CARDS (CHECKED IN B2b OR B2d or B2e)
- 2. R HAS NO BANK OR STORE CREDIT CARDS
- 9. NA
- 0. Inap, 5, 8-9 in 201

0 in  
221-222

CC: V205,  
211, 214.

221 B5a. When you use bank cards or store cards, do you almost always pay the total amount due each month to avoid a finance charge, do you sometimes do this, or do you hardly ever pay it in full and have to pay a finance charge?

- 1. PAYS FULL AMOUNT
- 3. SOMETIMES PAYS FULL AMOUNT; PAYS SOME ACCOUNTS IN FULL
- 5. HARDLY EVERY PAYS FULL AMOUNT
- 8. DK
- 9. NA
- 0. Inap, 5, 8-9 in 201; 2 in 220

222 B5b. When the bill is not paid in full, what is the annual percentage rate of interest that is charged on the bank or store card that is used most often?

Code PERCENT TO ONE DECIMAL (001-995)

- 995. 99.5% or more
- 998. DK
- 999. NA
- 000. Inap, 5, 8-9 in 201; 2 in 220

Var #

223 B6. Do you (or anyone in your family living here) have any lines of credit you could draw on to borrow money--such as a line of credit on a checking account or lines of credit at finance companies, credit unions, or at a brokerage company?

---

1. YES

5. NO

8. DK

9. NA

0 in 224-232	_____
	_____

224 B6a. How much is currently owed in total against these lines of credit?

---

Code DOLLARS (000 001)

- 8. DK

- 9. NA

000 000. NONE; Inap, 5, 8-9 in 223

Var #

225 B6b. Are these lines of credit at a commercial bank, a savings and loan association or a savings bank, a credit union, a finance or loan company, a brokerage company, or what? (CHECK ALL THAT APPLY.)

A. COMMERCIAL BANK

- 1. Checked
- 5. Not checked
- 8. DK to entire QB6b
- 9. NA to entire QB6b
- 0. Inap, 5, 8-9 in 223

Use same code for V226-229.

226 B6b-B. SAVINGS & LOAN; SAVINGS BANK

227 B6b-C. CREDIT UNION

228 B6b-D. FINANCE OR LOAN COMPANY

229 B6b-E. BROKER

230 B6b-97. OTHER

- 1. Checked
- 5. Not checked
- 8. DK to entire QB6b
- 9. NA to entire QB6b
- 0. Inap, 5, 8-9 in 223

0 in 231

Var #

231

B6b. OTHER SPECIFY

---

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

00. Inap, 5, 8-9 in 223 or 230

232

B6c. Do any of these lines of credit use your (family's) home as collateral?

---

1. YES

5. NO

8. DK

9. NA

0. Inap, 5, 8 or 9 in 223

Var #233 C1. How long have you lived here in (COUNTY NAME) county?

Code number of YEARS (01-95)

01. One year or less

97. ALL MY LIFE

98. DK

99. NA

Convert "SINCE YEAR" answer to "NUMBER YEARS" if necessary.
---

If R has lived in county intermittantly, we want total years, all occurences.
---

234 C2. Do you (and your family living here) own this (house/apartment/mobile home), pay rent, or what?

0 in 235-238
-----------------

1. OWN OR IS BUYING; LAND CONTRACT

0 in 235, 239-255 and 03:301-350
---

3. PAYS RENT

0 in 236-255 and 03:301-350
--------------------------------------

5. NEITHER OWNS NOR RENTS

0 in 235-255 and 03:301-350
--------------------------------------

8. DK

9. NA

235 C3. How is that? (neither owns nor rents)

1. Live-in servant; housekeeper; gardener; farm laborer; others for whom housing is part of job compensation (janitors, nurses)
2. Housing is a gift paid for by someone outside HU; owned by relative outside HU; R pays only taxes
3. Sold home, has not moved yet
4. Living in house which will inherit; estate in process
5. Living in temporary quarters (garage, shed) while home is under construction

Make card
--------------

7. Other

8. DK

9. NA

0. Inap, 1, 3, 8-9 in 234

Var #

236

C4. About how much rent do you pay a month?

---

Code DOLLARS PER MONTH (0001-9995)

9995. \$9995 or more per month

9998. DK

9999. NA

0000. Inap, 1, 5, 8-9 in 234

237

C4a. Does that include utilities?

---

- 1. INCLUDES UTILITIES
- 3. SOME UTILITIES INCLUDED
- 5. DOES NOT INCLUDE UTILITIES

8. DK

9. NA

0. Inap, 1, 5, 8-9 in 234

238

C4b. Do you rent it furnished or unfurnished?

---

- 1. FURNISHED
- 3. PARTIALLY FURNISHED
- 5. UNFURNISHED

8. DK

9. NA

0. Inap, 1, 5, 8-9 in 234

Var #

239 C5. Could you tell me what is the present value of this (house and lot/apartment/mobile home)? I mean, about what would it bring if it were sold today?

---

Code DOLLARS (0 000 001)

-8. DK

-9. NA

0 000 000. Inap, 3, 5, 8-9 in 234

240

C5a. CHECK IF VALUE FIGURE IS FOR MULTIPLE HU STRUCTURE

---

1. Checked, value is for multiple HU structure

5. Not checked

0. Inap, 3, 5, 8-9 in 234

0 in  
241

241

C5a-Probe Number of HU's IN STRUCTURE

---

Code NUMBER (02-95)

95. 95 or more

98. DK

99. NA

00. Inap, 3, 5, 8-9 in 234; 5 in 240

Var #

242 C6. In what month and year was the (house/apartment/mobile home)  
purchased? - MONTH

---

Code MONTH (01-12)

96. R inherited home

98. DK

99. NA

< 00. Inap, 3, 5, 8-9 in 234

243 C6. YEAR

---

Code 4 digit YEAR (1865-1983)

9996. R inherited home

9998. DK

9999. NA

0000. Inap, 3, 5, 8-9 in 234

Var #

244 C7. How much did the (house/apartment/mobile home) cost when it was purchased, excluding closing costs?

---

Code DOLLARS (0 000 001)

-6. R inherited home

-8. DK

-9. NA

0 000 000. Inap, 3, 5, 8-9 in 234

245 C7a. CHECK IF COST FIGURE IS FOR MULTIPLE HU STRUCTURE

---

0 in  
246

1. Checked, cost is for multiple HU structure

5. Not checked

0. Inap, 3, 5, 8-9 in 234

246 C7a. Number of HU's IN STRUCTURE

---

Code NUMBER (02-95)

95. 95 or more

98. DK

99. NA

00. Inap, 3, 5, 8-9 in 234; 5 in 245

Var #

247 C8. Do you now have a mortgage or land contract on this (house and lot/apartment/mobile home)?

---

0 in  
255

1. YES, MORTGAGE

0 in  
248-253  
and 255

2. YES; LAND CONTRACT

0 in  
248-254

5. NO

8. DK

9. NA

0. Inap, 3, 5, 8-9 in 234

248 C8a. Was this mortgage assumed from the previous owner?

---

1. YES

5. NO

8. DK

9. NA

0. Inap, 3, 5, 8-9 in 234; 2, 5, 8-9 in 247

249 C8b. Is this an FHA or VA mortgage, or is it guaranteed under another federal government program?

---

0 in  
250-251

1. FHA

2. VA

3. FEDERAL LAND BANK

5. NO

4. FANNY MAE, FED. NATIONAL MORTGAGE ASSOC. (FNMA)

Make  
card

7. Other

0 in  
250-251

8. DK

9. NA

0. Inap, 3, 5, 8-9 in 234; 2, 5, 8-9 in 247

Var #

250 C8c. Why did you choose a (FHA/VA/TYPE) mortgage instead of a  
 251 conventional mortgage?

CREDIT TERMS/COST OF LOAN

01. Interest rate--low(er)/reasonable/best available rates
- 02.
- 03.
04. Finance charges (other than interest or NA if includes interest)--  
low(er) or none
05. Amount of the down payment
06. Size of (monthly) payments; payment amount
07. Variations in payment amounts; balloon payments; larger  
final payment
08. Longer contracts--more time to payoff loan
09. Easier to get credit--require less information/collateral;  
less stringent rules for giving credit; get credit approval  
faster; no red tape
10. Availability of credit insurance--offer/give credit insurance;  
low(er)/reasonable cost for credit insurance
11. Don't require/force you to take credit insurance in order to  
get a loan
12. Handling of early payments--low/no penalty for pre-payments;  
rebate/dismissal of interest or finance charges when payoff early
13. Credit for early payments--allowed to pay ahead if need to miss  
payments later; apply early payments to make up for missed later  
payments
14. Handling of late payments--no/low penalty for late payment
15. Deferring payments in emergencies--not penalized when miss  
payment because sick, laid off, etc.
16. Won't/less likely to send dunning notices; no/less harassment for  
(late) payments
17. Garnishment procedures--no garnishment clause in loan application;  
less likely to garnish wages
18. Repossession--won't/less likely to repossess item for late or  
missing payments
19. Co-signers--will allow co-signing of loan
20. Amount of money they will let me borrow; what my credit limit was
21. Refinancing--allowed; have better/liberal policies
22. Date when each (monthly) payment falls due (not 08)
23. (Monthly) Payments applied to reducing principle (not just to  
paying interest)
25. Credit terms/arrangements--NA what; "affordable terms."
26. Give the best (a better) deal -- NA how
27. "Penalties"--NA what
28. "Method of repayment"--nfs
29. Other credit terms or cost of loan

Make  
card

Var #

250

C8c. Continued

251

cont.

CHARACTERISTICS OF CREDIT INSTITUTION

- 31. Good reputation--reputable, well known; honest; stable; reliable; experienced; professional
- 32. Non-profit--credit union/non-profit organization; not just interested in making money; making a profit is not their main motive (not 33)
- 33. Pleasant/Courteous/Helpful/Friendly; pleasant to deal with; no pressure tactics; seem to care about people
- 34. Give (good/enough) information; answer questions; provide literature; no hidden charges
- 35. Information (more) clear/understandable; simplify wording; explain things in layman's language; "spell it out, don't just give figures"
- 36. Will give you access to own credit file/history
- 37.
- 38. Will not sell/transfer contract to other (unknown) parties, kickbacks
- 39. Will suggest/give information about other sources of credit/ types of credit
- 40. Proximity; nearby; close, easy to get to
- 41. Availability of credit; they would lend me the money; I could qualify for a loan; only place I could get a loan
- 42. Payment by mail or payroll deduction
- 43. Able to handle sizeable (most) loans/better able to make large loans than other sources

Make card

49. Other characteristics of credit institution

MISCELLANEOUS

- 80. No choice; only source (not 41 or 43); "only place in town"
- 81. Familiarity; R has previous/good experience dealing with institution; has (other) accounts there, been treated well/ fairly in past; am a credit union member
- 82. Previous (bad) experience with other institutions
- 83. Recommended/Arranged by dealer/store/contractor
- 84. Recommended by others
- 85. To establish/strengthen/broaden credit standing (at institution)

88. Convenient/Easy--nec

Make card

- 89. Other miscellaneous
- 90. Reason related to item purchased-- assumed mortgage.
- 91. Like/Trust them--NA why
- 93. Reason related to service policies/warranty
- 98. DK
- 99. NA
- 00. Inap, 3, 5, 8-9 in 234; 2, 5, 8-9 in 247; 5, 8-9 in 249; no further mention

Var #

252

C8d. Do you also have a second mortgage?

1. YES

5. NO

8. DK

9. NA

0. Inap, 3, 5, 8-9 in 234; 2, 5, 8-9 in 247

0 in  
253

253,

C8e. Was this second mortgage assumed from the previous owner?

1. YES

5. NO

8. DK

9. NA

0. Inap, 3, 5, 8-9 in 234; 2, 5, 8-9 in 247; 5, 8-9 in 252

254

C8f. Do you owe money on any other loans for the purchase of this (house and lot/apartment/mobile home) such as loans from the seller or contractor or loans from employers or relatives?

1. YES

5. NO

8. DK

9. NA

0. Inap, 3, 5, 8-9 in 234; 5, 8-9 in 247

Var #

255

C8g. Do you owe money on any loans for the purchase of this (house and lot/apartment/mobile home) such as loans from the seller or contractor or loans from employers or relatives?

---

0 in  
03:301-  
322

1. YES

0 in  
03:301-  
350

5. NO

8. DK

9. NA

0. Inap, 3, 5, 8-9 in 234; 1, 2 in 247



1983 SURVEY OF CONSUMER FINANCES

Screen 03

(C. Housing: C9-C17d)

Var #

301(#1) C9. About the (first mortgage/second mortgage/land contract/loan)...  
323(#2) in what month and year was it obtained or last refinanced? - MONTH

337(#3) Code MONTH (01-12)

98. DK  
99. NA

0 in  
324-350(#2)  
0 in  
338-350(#3)

00. Inap, 3, 5, 8 or 9 in 234; 1 in 255(#1); 5, 8 or 9 in 255;  
no other housing loans (#2 & #3)

302(#1) C9. - YEAR

324(#2) Code 4 digit YEAR (1930-1983)

338(#3)

9998. DK  
9999. NA

0000. Inap, 3, 5, 8 or 9 in 234; 1 in 255(#1); 5, 8 or 9 in 255;  
no other housing loans (#2 & #3)

Var #

303(#1) C10. How much was borrowed or financed, not including the finance charge.

325(#2) Code DOLLARS (0 000 001-9 999 995)

339(#3) 9 999 995. \$9,999,995 or more

9 999 998. DK

9 999 999. NA

0 000 000. Inap, 3, 5, 8 or 9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
no other housing loans (#2 & #3)

304(#1) C11. How much are the payments and how often are they due?

326(#2) Code DOLLARS (0 000 001-9 999 995)

340(#3)

If Per "quarter"  
convert to per  
year.

0 in 0 000 001-9 999 995

306-308(#1)

328-330(#2)

342-344(#3)

9 999 995. \$9,999,995 or more

0 in 9 999 996. NO REGULAR PAYMENTS

309-313(#1)

331-334(#2)

345-348(#3)

0 in 9 999 998. DK

306-308(#1)

328-330(#2)

342-344(#3)

9 999 999. NA

0 000 000. Inap, 3, 5, 8-9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
no other housing loans (#2 & #3)

305(#1) C11. Per

327(#2) 5. Month

341(#3) 6. Year

Make card 7. Other

8. NO REGULAR PAYMENTS

9. NA; DK

0. Inap, 3, 5, 8-9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
no other housing loans (#2 & #3)

Var #

306(#1) C11a. How much money is still owed on this loan?

328(#2) Use same code as for V303 EXCEPT:

342(#) 0 000 000. Inap, 3, 5, 8-9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
0000001-9999995, 9999998-9999999 in C11  
for this mortgage/loan; no other housing loans (#2 & #3)

307(#1) C11b. In what month and year do you expect this loan to be  
329(#2) repaid? - MONTH

343(#3) Code MONTH (01-12)

96. Never repaid

98. DK

99. NA

00. Inap, 3, 5, 8-9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
0000001-9999995, 9999998-9999999 in C11  
for this mortgage/loan; no other housing loans (#2 & #3)

308(#1) C11b. - YEAR

330(#2) Code 4 digit YEAR (1983-2033)

344(#3) 9996. Never repaid

9998. DK

9999. NA

0000. Inap. 3. 5. 8-9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
0000001-9999995, 9999998-9999999 in C11 for this mortgage/loan;  
no other housing loans (#2 & #3)

Var #

309(#1) C12. How many years or number of payments were agreed upon when  
331(#2) the loan was received? - # YEARS  
345(#3) Code # YEARS (01-95)

01. 1 year or less

95. 95 years or more

98. DK

99. NA

00. C12 answered in # PAYMENTS; Inap, 3, 5, 8-9 in 234;  
1 in 255(#1); 5, 8-9 in 255; 9999996 in C11 for this mortgage/  
loan; no other housing loans (#2 & #3)

---

310(#1) C12. # PAYMENTS  
332(#2) Code # PAYMENTS (001-995)  
346(#3)

995. 995 PAYMENTS or more

998. DK

999. NA

000. C12 answered in # YEARS; Inap, 3, 5, 8-9 in 234;  
1 in 255(#1); 5, 8-9 in 255; 9999996 in C11 for this mortgage/  
loan; no other housing loans (#2 & #3)

Var #

311(#1) C13. Do the payments include taxes or insurance? 

---

(NO#2)

1. YES

(NO#3)

5. NO

8. DK

9. NA

0. Inap, 3, 5, 8-9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
9 999 996 in C11 for this mortgage/loan;  
no other housing loans (#2 & #3)

312(#1) C14. Will the regular payments repay the loan completely, or will  
333(#2) 

---

there be a balance payable when the loan is due?

347(#3)

0 in  
next  
var

1. REPAY COMPLETELY

5. BALANCE LEFT

8. DK

9. NA

0. Inap, 3, 5, 8-9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
9 999 996 in C11 for this mortgage/loan;  
no other housing loans (#2 & #3)

313(#1) C14a. What will the balance be? 

---

334(#2)

Code DOLLARS (0 000 001-9 999 995)

348(#3)

9 999 998. DK

9 999 999. NA

0 000 000. Inap, 3, 5, 8-9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
9999996 in C11 for this mortgage/loan;  
1, 8-9 in C14 for this loan;  
no other housing loans (#2 & #3)

Var #

314(#1) C15. What is the current annual percentage rate of interest or  
335(#2) finance charge on the loan?

---

349(#3) Code PERCENT TO ONE DECIMAL (001-995)

995. 99.5% or more

996. NONE

998. DK

999. NA

000. Inap, 3, 5, 8-9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
no other housing loans (#2 & #3)

315(#1) C16. Was the loan from a commercial bank, a savings and loan  
336(#2) association or savings bank, a credit union, a finance or  
350(#3) loan company, the previous owner, a contractor or developer,  
an employer, or a mortgage company?

---

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

00. Inap, 3, 5, 8-9 in 234; 1 in 255(#1); 5, 8-9 in 255;  
no other housing loans (#2 & #3)

Var #

C17-C17d asked for Housing Mortgage/LAND CONTRACT (#1) only.

316(#1) C17. Does this mortgage have an interest rate that can rise or fall from time to time?

0 in  
317-322

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 3, 5, 8-9 in 234; 1, 5, 8-9 in 255

317(#1) C17a. Does the interest rate depend on some other interest rate or have you already agreed to pay a different rate in the future?

0 in  
318-319

- 1. ALREADY AGREED
- 5. DEPENDS ON SOME OTHER INTEREST RATE
- 8. DON'T KNOW
- 9. NA

0. Inap, 3, 5, 8-9 in 234; 1, 5, 8-9 in 255;  
5, 8-9 in 316

Var #

318(#1) C17b. On what other interest rate does it depend?

319

- 01. Consumer Price Index; "CPI"
- 02. GNP Deflater
- 03. Prime Rate
- 04. Treasury Bill Rate; "T-Bill rate"

Make  
card

- 97. Other
- 98. DK
- 99. NA
- 00. Inap, 3, 5, 8-9 in 234; 1, 5, 8-9 in 255;  
5, 8-9 in 316; 1, 8-9 in 317; no second mention

Var #

320(#1) C17c. How often can your mortgage interest rate change?

Code number of TIMES (01-95)

95. 95 times or more

98. DK

99. NA

00. Inap, 3, 5, 8-9 in 234; 1, 5, 8-9 in 255;  
5, 8-9 in 316If Per "quarter"  
convert to per  
year.

321(#1) C17c. Per

1. 2 years

2. 3 years

3. 5 years

5. Month

6. Year

Make  
Card

7. Other

8. NO REGULAR INTERVAL

9. NA; DK

0. Inap, 3, 5, 8-9 in 234; 1, 5, 8-9 in 255;  
5, 8-9 in 316If Per "quarter"  
convert to per  
year.322(#1) C17d. When the interest rate changes will the size of your monthly  
payments change at the same time?

1. YES

5. NO

8. DK

9. NA

0. Inap, 3, 5, 8-9 in 234; 1, 5, 8-9 in 255;  
5, 8-9 in 316

FOR VARIABLES 323-350 GO BACK TO PAGES 1-6.



1983 SURVEY OF CONSUMER FINANCES

Screen 04

(C. Housing: C18-C19k)

Var #

401 C18. Have you (or anyone in your family living here) ever sold real estate for which you loaned money to the buyer or accepted a note or land contract from the buyer? We do not want to include any property owned by a business which you own or have an interest in.

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in  
402-443

Var #

402 C19. Does the buyer still owe you money on any of these notes or land contracts?

---

0 in  
403-443

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8 or 9 in 401

403(#1) C19a. Is this a note or land contract?

---

417(#2)

431(#3)

0 in  
405-413(#1)  
419-427(#2)  
433-441(#3)

- 1. NOTE

0 in  
next  
var

- 2. LAND CONTRACT
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 401 or 402; no other note/land contract

404(#1) C19b. How much is still owed on this note?

---

418(#2)

432(#3)

Code DOLLARS (0 000 001-9 999 995)

9 999 995. \$9,999,995 or more

9 999 998. DK

9 999 999. NA

0 000 000. Inap, 5, 8 or 9 in 401 or 402;  
2, 8-9 in C19a for this note/land contract;  
no other note/land contract

Var #

405(#1) C19c. How much are the payments to you and how often are they due?

419(#2) Code DOLLARS (0 000 001-9 999 995)

433(#3)

0 in  
407(#1)  
421(#2)  
435(#3)

0 000 001-9 999 995  
9 999 995. \$9,999,995 or more

0 in  
408-413(#1)  
422-427(#2)  
436-441(#3)

9 999 996. NO REGULAR PAYMENT

0 in  
407(#1)  
421(#2)  
435(#3)

9 999 998. DK  
9 999 999. NA

0 000 000. Inap, 5, 8-9 in 401 or 402;  
1 in C19a for this note/land contract;  
no other note/land contract

406(#1) C19c. Per

420(#2) 3. Week  
434(#3) 4. 2 weeks; twice a month  
5. Month  
6. Year

Make  
card

7. Other  
8. NO REGULAR PAYMENT  
9. NA; DK  
0. Inap, 5, 8-9 in 401 or 402;  
1 in C19a for this note/land contract;  
no other note/land contract

Var #

407(#1) C19d. How much more will the buyer have to pay to complete the purchase  
 421(#2) of the property?

---

435(#3) Code DOLLARS (0 000 001-9 999 995)

9 999 995. \$9,999,995 or more

9 999 998. DK

9 999 999. NA

A

0 000 000. Inap, 5, 8-9 in 401-402;  
 1 in C19a for this note/land contract;  
 0 000 001-9 999 995, 9 999 998-9 999 999 in  
 C19c for this note/land contract;  
 no other note/land contract

408(#1) C19e. How many years or number of payments were agreed upon when  
 422(#2) the loan was made? - # YEARS

---

436(#3) Code number of YEARS (01-95)

95. 95 YEARS or more

98. DK

99. NA

00. C19e answered in # PAYMENTS; Inap, 5, 8-9 in 401 or 402;  
 1 in C19a for this note/land contract;  
 9 999 996 in C19c for this note/land contract;  
 no other note/land contract

409(#1) C19e. # PAYMENTS

---

423(#2) Code number of PAYMENTS

437(#3) 995. 995 PAYMENTS or more

998. DK

999. NA

000. C19e answered in # YEARS; 5, 8-9 in 401 or 402;  
 1 in C19a for this note/land contract;  
 9 999 996 in C19c for this note/land contract;  
 no other note/land contract

Var #

410(#1) C19f. In what month and year do you expect this loan to be repaid? - MONTH

424(#2)

438(#3) Code MONTH (01-12)

98. DK

99. NA

00. Inap, 5, 8-9 in 401-402;  
1 in C19a for this note/land contract;  
9 999 996 in C19c for this note/land contract;  
no other note/land contract

411(#1) C19f. YEAR

425(#2)

439(#3)

Code 4 digit YEAR (1983-2013)

9998. DK

9999. NA

0000. Inap, 5, 8-9 in 401-402;  
1 in C19a for this note/land contract;  
9 999 996 in C19c for this note/land contract;  
no other note/land contract

412(#1) C19g. Will the regular payments repay the loan completely, or will there be a balance payable to you when the loan is due?

426(#2)

440(#3)

0 in next var	1. REPAY COMPLETELY
	5. BALANCE LEFT
	8. DK
	9. NA

0. Inap, 5, 8-9 in 401-402; 1 in C19a for this note/land contract;  
9 999 996 in C19c for this note/land contract;  
no other note/land contract

Var #

413(#1) C19h. What will the balance be?

427(#2) Code DOLLARS (0 000 001-9 999 995)

441(#3) 9 999 998. DK  
9 999 999. NA

0 000 000. Inap, 5, 8-9 in 401-402;  
1 in C19a for this note/land contract;  
9999996 in C19c for this note/land contract;  
1, 8-9 in C19g for this note/land contract;  
no other note/land contract

414(#1) C19i. Do you (or your family) still owe any money on loans for this property?

428(#2)

442(#3) 1. YES  
5. NO

0 in  
next  
var

8. DK  
9. NA

0. Inap, 5, 8-9 in 401 or 402; no other note/land contract

415(#1) C19j. How much is still owed?

429(#2)

Use same code as for V413 EXCEPT:

443(#3)

0 000 000. Inap, 5, 8-9 in 401 or 402;  
5, 8-9 in C19i for this note/land contract;  
no other note/land contract

Var #

416(#1) C19k. Are you (or your family) owed money on any other notes or land contracts?  
430(#2) \_\_\_\_\_

- (MO#3) 1. YES
- 5. NO

0 in  
417-443  
(#2)  
or  
431-443  
(#3)

- 8. DK
- 9. NA
- 0. Inap, 5, 8-9 in 401 or 402; no other note/land contract

FOR VARIABLES 431-443 GO BACK TO PAGES 2-6.



Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 05

(C. Housing: C20-C28)

Var #

501 C20. Do you (or anyone in your family living here) own any (other) real estate such as a lot, vacation home, apartment building, or commercial property, or are you purchasing any properties using a land contract? We do not want to include any property owned by a business which you own or have an interest in.

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in 502-555
-----------------

Var #

,502(#1) C21. What type of property is this? (Are any other properties owned?)

520(#2) LOTS

538(#3)

- 10. Farm or farmland - any mention, ranch
- 11. Land only (lot, tract, acreage) (except 15); building lots
- 12. Land and seasonal residence (except 14)
- 13. Land and some other type of structure
- 14. Land and trailer/mobile home

SEASONAL RESIDENCE

- 21. Seasonal house (winter/summer home; cottage; hunting cabin) (except 23)
- 22. Trailer/Mobile home used as a seasonal dwelling (must be permanently set up on the site)
- 23. Seasonal house and some other type of structure
- 24. Trailer/Mobile home used as a seasonal dwelling and some other type of structure
- 25. Time-share ownership - any

OTHER REAL ESTATE

- 30. House(s) only, Duplex
- 31. Apartment building(s) only
- 32. Business/commerical property (other than 30-31) only
- 33. Apartment building and business property
- 34. "Rental property" - NA which above; "Rental units"
- 35. Condominium (NA if for own use)

Code here (instead of 21-25) only if "land" "acreage" mentioned implying something more than a lot size parcel.

Make card

- 97. Other
- 98. DK
- 99. NA

0 in 521-555(#2) 539-555(#3)

00. Inap, 5, 8-9 in 501; no further properties

Var #

503(#1) C22. How much is this property worth?

521(#2) Code DOLLARS (0 000 001)

539(#3) For Var. 503, 521:

- 9 999 998. DK
- 9 999 999. NA

- 8. DK
- 9. NA

0 000 000. Inap, 5, 8-9 in 501; no further properties

504(#1) C23. Do you (or anyone in your family living here) owe money on any loans for the purchase of this property?

522(#2)

540(#3) 1. YES

0 in 5. NO

505-519(#1) 8. DK

523-537(#2) 9. NA

541-555(#3)

0. Inap, 5, 8-9 in 501; no further properties

Var #

505(#1) C23a. In what month and year was the loan taken out? - MONTH  


---

523(#2) Code MONTH (01-12)  
541(#3) 98. DK  
99. NA  
00. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property; no further properties

506(#1) C23a. YEAR  


---

524(#2) Code 4 digit YEAR (1940-1983)  
542(#3) 9998. DK  
9999. NA  
0000. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property; no further properties

507(#1) C23b. How much was borrowed or financed not including the finance  
charges?  


---

525(#2) Code DOLLARS (0 000 001-9 999 995)  
543(#3) 9 999 998. DK  
9.999 999. NA  
0 000 000. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property; no further properties

Var #

508(#1) C23c. How much are the payments and how often are they due?

---

526(#2) Code DOLLARS (0 000 001-9 999 995)  
544(#3)

If per "quarter",  
convert to per  
year.

0 in  
510-512(#1) — 0 000 001-9 999 995  
528-530(#2)  
546-548(#3)

0 in  
513-517(#1) — 9 999 996. NO REGULAR PAYMENT  
531-535(#2)  
549-553(#3)

0 in  
510-512(#1) — 9 999 998. DK  
528-530(#2) — 9 999 999. NA  
546-548(#3) 0 000 000. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property; no further properties

509(#1) C23c. Per

---

527(#2) 5. Month  
545(#3) 6. Year

If per "quarter",  
convert to per  
year.

Make  
card — 7. Other  
8. NO REGULAR PAYMENT  
9. NA; DK  
0. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property; no further properties

Var #

510(#1) C23d. How much is still owed on the loan?  
528(#2) Code DOLLARS (0 000 001-9 999 995)  
546(#3) 9 999 998. DK  
9 999 999. NA  
0 000 000. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property;  
has regular payments (C23c) on this property;  
no further properties

511(#1) C23e. In what month and year do you expect this loan to be  
529(#2) repaid? - MONTH

547(#3) Code MONTH (01-12)  
98. DK  
99. NA  
00. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property;  
has regular payments (C23c) for this property;  
no further properties

512(#1) C23e. YEAR

530(#2) Code 4 digit YEAR (1983-2013)  
548(#3) 9998. DK  
9999. NA  
0000. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property;  
has regular payments (C23c) for this property;  
no further properties

Var #

513(#1) C24. Do the payments include taxes or insurance?  
-----

531(#2)

1. YES

549(#3)

5. NO

8. DK

9. NA

0. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property;  
no regular payments (C23c) for this property;  
no further properties

514(#1) C25. How many years or number of payments were agreed upon when the  
loan was received?  
-----

532(#2)

550(#3)

Code # YEARS (01-95)

98. DK

99. NA

00. Inap, C25 answered # PAYMENTS; 5, 8-9 in 501;  
5, 8-9 in C23 for this property;  
no regular payments (C23c) for this property;  
no further properties

515(#1) C25. # PAYMENTS  
-----

533(#2)

551(#3)

Code # PAYMENTS (001-995)

998. DK

999. NA

000. Inap, C25 answered in # YEARS; 5, 8-9 in 501;  
5, 8-9 in C23 for this property;  
no regular payments (C23c) for this property;  
no further properties

Var #

516(#1) C26. Will the regular payments repay the loan completely or will  
534(#2) there be a balance payable when the loan is due?

552(#3)

0 in  
next  
var

- 1. REPAY COMPLETELY
- 5. BALANCE LEFT
- 8. DK
- 9. NA

0. Inap, 5, {-9 in 501;  
5, 8-9 in C23 for this property;  
no regular payments (C23c) for this property;  
no further properties

517(#1) C26a. What will the balance be?

535(#2)

Code DOLLARS (0 000 001-9 999 995)

553(#3)

- 9 999 998. DK
- 9 999 999. NA

0 000 000. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property;  
no regular payments (C23c) for this property;  
1, 8-9 in C26 for this property;  
no further properties

Var #

518(#1) C27. What is the annual percentage rate of interest or finance charge  
536(#2) on this loan?

---

554(#3) Code PERCENT TO ONE DECIMAL (001-995)

- 995. 99.5% or more
- 996. NONE
- 998. DK
- 999. NA

000. Inap, 5, 8-9 in 501; 5, 8-9 in C23 for this property;  
no further properties

519(#1) C28. Was the loan originally from a commercial bank, a savings and  
537(#2) loan association or savings bank, a credit union, a finance  
555(#3) or loan company, the previous owner, a contractor or  
developer, an employer, or a mortgage company?

---

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

00. Inap, 5, 8-9 in 501;  
5, 8-9 in C23 for this property; no further properties



Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 06

(D. Additions and Repairs)

Var #

601 D1. Do you (or anyone in your family living here) currently owe any  
< money on loans for improvements on this (house and lot/apartment/  
mobile home) for things like repairs, additions, landscaping, or  
major painting and decorating projects, excluding money owed on  
mortgages, credit cards, and lines of credit already mentioned?

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in  
602-646

Var #

602(#1) D2. What was done? (Do you have any other loans for additions and repairs, or projects?)  
617(#2)

---

- 632(#3) 01. Addition: including "renovated"; "remodeled"; adding or finishing room(s); siding
- 02. Repair: including maintenance or upkeep of existing facilities; replacement of existing items; "decorating"

Make card

- 97. Other
- 98. DK
- 99. NA

0 in  
618-646(#2)  
633-646(#3)

00. Inap, 5, 8-9 in 601; no further projects

Var #

603(#1) D3. How much did the (PROJECT) cost?  
618(#2) Code DOLLARS (000 001-999 995)  
633(#3) 999 998. DK  
999 999. NA  
000 000. Inap, 5, 8-9 in 601; no further projects

604(#1) D4. In what month and year was the loan received for (PROJECT)? - MONTH  
619(#2) Code MONTH (01-12)  
634(#3) 98. DK  
99. NA  
00. Inap, 5, 8-9 in 601; no further projects

605(#1) D4. YEAR  
620(#2) Code 4 digit YEAR (1963-1983)  
635(#3) 9998. DK  
9999. NA  
0000. Inap, 5, 8-9 in 601; no further projects

Var #

606(#1) D5. How much was borrowed or financed, not including the finance charges?  
621(#2)

---

636(#3) Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5, 8-9 in 601; no further projects

607(#1) D6. How much are the payments and how often are they due?  
622(#2)

---

637(#3)

0 in  
609-612(#1) — 000 001-999 995  
624-627(#2)  
639-642(#3)

0 in  
613-614(#1) — 999 996. NO REGULAR PAYMENT  
628-629(#2)  
643-644(#3)

0 in  
609-612(#1) — 999 998. DK  
624-627(#2) — 999 999. NA  
639-642(#3)

000 000. Inap, 5, 8-9 in 601; no further projects

608(#1) D6. Per

---

623(#2)

3. Week

638(#3)

4. 2 weeks; biweekly

5. Month

6. Year

Make  
card — 7. Other

8. NO REGULAR PAYMENT

9. NA; DK

0. Inap, 5, 8-9 in 601; no further projects

Var #

609(#1) D6a. How much is still owed on the loan for this project?

624(#2) Code DOLLARS (000 001-999 995)

639(#3) 999 998. DK  
999 999. NA

000 000. Inap, 5, 8-9 in 601;  
has regular payments (D6) for this project;  
no further projects

610(#1) D6b. What is the annual percentage rate of interest or finance charge  
625(#2) on this loan?

640(#3) Code PERCENT (01-95) TO ONE DECIMAL (001-995)

996. NONE  
998. DK  
999. NA

000. Inap, 5, 8-9 in 601; has regular payments (D6) for this project;  
no further projects

611(#1) D6c. In what month and year do you expect this loan to be  
626(#2) repaid? - MONTH

641(#3) Code MONTH (01-12)

98. DK  
99. NA

00. Inap, 5, 8-9 in 601;  
has regular payments (D6) for this project;  
no further projects

612(#1) D6c. YEAR

627(#2) Code 4 digit YEAR (1983-2013)

642(#3) 9998. DK  
9999. NA

0000. Inap, 5, 8-9 in 601;  
has regular payments (D6) for this project;  
no further projects

Var #

613(#1) D7. How many years or number of payments were agreed upon when the  
628(#2) loan was received? - # YEARS

---

643(#3) Code # YEARS (01-95)

- 98. DK
- 99. NA

00. Inap, D7 answered in # PAYMENTS; 5, 8-9 in 601;  
no regular payments (D6) on this project;  
no further projects

614(#1) D7. # PAYMENTS

---

629(#2) Code # PAYMENTS (001-995)

644(#3)

- 998. DK
- 999. NA

000. Inap, D7 answered in # YEARS; 5, 8-9 in 601;  
no regular payments (D6) on this project;  
no further projects

615(#1) D8. Are the payments being made to a commercial bank, a savings and  
630(#2) loan association or savings bank, a credit union, a finance or  
645(#3) loan company, a store, dealer, contractor, developer, or what?

---

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

0 in  
next  
var

05-17, 96-99

00. Inap, 5, 8-9 in 601; no further projects

616(#1) D9. Were the papers filled out and the contract for this loan signed  
631(#2) at a commercial bank, a savings and loan association or savings  
646(#3) bank, a credit union, a finance or loan company, a store or  
dealer, at a contractor, or what?

---

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

00. Inap, 5, 8-9 in 601;  
05-17, 96-99 in D8 for this project;  
no further projects

Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 07

(E. Vehicles)

Var #

701

E1. Do you (or anyone in your family living here) own a car, or any kind of truck, van, motorhome, or jeep-type vehicle, not including any leased vehicles or vehicles owned by a business?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in  
702-756

Var #

702

E2. Altogether, how many cars or other vehicles do you (and your family living here) own?

---

0 in  
721-756

1. ONE

0 in  
739-756

2. TWO

3. THREE

4. FOUR

5. FIVE OR MORE

8. DK

9. NA

0. Inap, 5, 8-9 in 701

Var #

About the newest vehicle...

703(#1) E3. What type of vehicle is it--(a car, van, pickup, motorhome, or  
721(#2) what)?

---

- 739(#3)
1. CAR
  2. VAN
  3. PICKUP
  4. MOTORHOME
  5. JEEP
  6. TRUCK (EXCEPT PICKUP)
  7. OTHER
  8. DK
  9. NA
  0. Inap, 5, 8-9 in 701

Make  
card

Var #

704(#1) E4. What make and model is it? (2-WORD ANSWER: MAKE AND MODEL)

---

722(#2)

740(#3)

142.	<u>AMERICAN MOTORS</u> (other or NA model)	<u>CHEVROLET</u> (other or NA model)
541.	Ambassador; Brougham	411. Bel Air is coded 411
146.	American	411. Biscayne
241.	AMX	211. Camaro; Z28
341.	Classic	411. Caprice
145.	Concord	311. Chevelle
541.	DPL	113. Chevette
149.	Eagle	116. Chevy II
141.	Gremlin	217. Citation
155.	Hawk (Studebaker)	115. Corvair
145.	Hornet	711. Corvette
241.	Javelin	411. Impala
155.	Lark (Studebaker)	311. Laguna
341.	Marlin	311. Malibu/Celebrity
341.	Matador	316. Monte Carlo
147.	Pacer	213. Monza 2 + 2/Cavalier
146.	Rambler	116. Nova
341.	Rebel	111. Vega
146.	Rogue	
148.	Spirit	532. <u>CHRYSLER</u> (other or NA model)
145.	Sportabout	533. E Class
341.	SST	334. Cordoba
155.	Studebaker	631. Imperial
		336. LeBaron
513.	<u>BUICK</u> (other or NA model)	532. Newport; Town and Country; Royal
119.	Apollo	631. New Yorker; Brougham
314.	Century	233. Laser
612.	Electra; Park Avenue	531. <u>DODGE</u> (other or NA model)
513.	Estate Wagon	138. Aires
314.	Grand Sport (GS)	138. Aspen
513.	LeSabre	232. Challenger (prior to 1978)
867.	Opel	895. Challenger (1978 to date)
314.	Regal	332. Charger (except 1966-1970)
713.	Riviera	333. Charger (1966-1970 only)
214.	Skyhawk	332. Charger SE (1975 to date)
314.	Skylark (prior to 1975)	872. Colt
119.	Skylark (1975 to date)	332. Coronet
314.	Special	136. Dart
314.	Sport Wagon	136. Demon
612.	225 Limited	335. Diplomat (prior to 82)/400
513.	Wildcat	332. Magnum XE
		336. Mirada
613.	<u>CADILLAC</u> (other or NA model)	531. Monaco
714.	Biarritz	131. Omni
716.	Cimmaron	531. Polara
613.	Coupe de Ville	438. St. Regis/Diplomat (1982 to present)
714.	Eldorado	136. Swinger
613.	Sedan de Ville	534. Dodge 600
715.	Seville	234. Daytona

E4. Continued

- 421. FORD (other or NA model)
- 421. Country Sedan
- 421. Custom
- 324. Elite
- 121. Escort/EXP
- 321. Fairlane
- 126. Fairmont
- 125. Falcon (prior to 1970)
- 321. Falcon (1970 to date); Futura
- 893. Fiesta
- 421. Galaxie
- 128. Granada
- 421. LTD
- 321. LTD II
- 126. Maverick
- 221. Mustang
- 221. Mustang II; Cobra
- 886. Pantera
- 121. Pinto
- 421. Squire Ranch Wagon
- Tempo
- Topaz
- 321. Torino or Grand Torino
- 324. Torino Elite
- 722. Thunderbird (prior to 1977)
- 324. Thunderbird (1977 to date)
- 421. XL
- 126. Tempo
- 621. LINCOLN (other or NA model)
- 721. Continental Mark III/IV/V
- 621. Town Car
- 723. Versailles
- 724. Topaz
- 521. MERCURY (other or NA model)
- 122. Bobcat
- 322. Caliente
- 322. Capri (prior to 1968)
- 864. Capri (1970 to 1978)
- 221. Capri (1979 to date)
- 521. Colony Park
- 322. Comet (prior to 1970)
- 127. Comet (1971 to date)
- 521. Commuter
- 222. Cougar (prior to 1974)
- 323. Cougar (1974 to date); X-R7
- 322. Cyclone
- 122. Lynx/LN7
- 521. Marauder
- 521. Marquis
- 129. Monarch
- 521. Montclair
- 322. Montego
- 521. Monterey
- 521. Park Lane
- 322. Villager
- 322. Voyager
- 127. Zephyr

- 512. OLDSMOBILE (other or NA model)
- 313. Cutlass/Supreme/Ciera
- 512. Delmont
- 512. Delta
- 512. 88
- 313. F-85
- 313. 442
- 512. Jetstar
- 611. 98; Regency
- 118. Omega
- 215. Starfire/Firenze
- 712. Toronado
- 313. Vista Cruiser
- 431. PLYMOUTH (other or NA model)
- 891. Arrow
- 231. Barracuda
- 331. Belvedere
- 896. Champ
- 872. Cricket
- 135. Duster
- 431. Fury
- 331. GTX
- 132. Horizon
- 137. Reliant
- 331. Road Runner
- 894. Sapporo
- 331. Satellite
- 135. Scamp
- 132. TC3
- 135. Valiant; Signet
- 431. VIP
- 137. Volare
- 511. PONTIAC (other or NA model)
- 312. 6000 114-T1000
- 112. Astre
- 511. Bonneville
- 511. Catalina
- 511. Executive
- 212. Firebird; Formula
- 511. Grand Am
- 317. Grand Prix
- 511. Grandville
- 312. GTO
- 312. LeMans/Bonneville (82 to present)/
- 117. Phoenix
- 312. Safari
- 511. Star Chief
- 216. Sunbird
- 312. Tempest
- 212. Trans Am
- 117. Ventura
- 159. Other low-priced domestic cars
- 559. Other medium-priced domestic cars; Checker; Desoto
- 659. Other high-priced domestic cars; Packard; Avanti
- 216. J-2000
- 217. Fiero

Var #

704(#1)

E4. Continued

---

722(#2)

FOREIGN CARS

740(#3)

cont.

- 871. Accord
- 884. Alfa Romeo
- 891. Arrow (imported by Plymouth)
- 868. Audi/Fox
- 885. Austin
- 878. BMW
- 322. Capri (prior to 1968)
- 864. Capri (1970 to date)
- 895. Challenger (imported by Dodge) (1978 to date)
- 896. Champ (imported by Plymouth)
- 892. Citroen
- 871. Civic
- 872. Colt (imported by Dodge)
- 872. Cricket (imported by Plymouth)
- 861. Dasher/Quantum
- 863. Datsun (Nissan); Sentra
- 866. Fiat
- 893. Fiesta (imported by Ford)
- 868. Fox
- 871. Honda
- 883. Jaguar
- 867. Manta, Manta Luxus
- 865. Mazda
- 873. Mercedes
- 874. MG
- 867. Opel
- 886. Pantera
- 882. Peugeot
- 875. Porsche
- 861. Rabbit
- 881. Renault
- 879. Saab
- 894. Sapporo (imported by Plymouth)
- 861. Scirroco
- 876. Suburu
- 862. Toyota
- 877. Triumph
- 861. Volkswagen
- 869. Volvo
- 861. Jetta
  
- 887. Other low-priced imports; Cortina
- 888. Other medium-priced imports
- 889. Other high-priced imports; Rolls Royce; Lamborghini, Ferrari; DeLorean
- 896. Isuzu Impulse, Imark
- 897. Mitsubishi Tredia, Cordia
- 898. Conquest (imported by Dodge/Plymouth)

Var #

704(#1)

E4. Continued

722(#2)

TRUCKS

740(#3)

cont.

911. Chevy & GMC van (Sportvan, Rally-windows) (Greenbrier) (Chevy Van, Vandura -- no windows)
- 921. Chevy & GMC Utility (Blazer, Jimmy)
- 931. Chevy & GMC Suburban
- \*941. Chevy & GMC Pickup; Silverado
- \*951. Chevy & GMC Sedan Pickup (El Camino, Sprint)
961. GMC Motorhome
971. Chevy & GMC other; Chevy or GMC truck -- NA type
- \*991. Chevy S-10, GMC S-1500 (compact pickup)
912. Ford Van (Club Wagon -- windows) (Econoline -- no windows)
- 922. Ford Utility (Bronco)
- \*942. Ford Pickup; Ranger; F100
- \*952. Ford Sedan Pickup (Ranchero)
972. Ford other; Ford truck -- NA type
- \*992. Ford Ranger (Compact pickup; 1982-present)
913. Dodge Van (Sportsman, Voyager -- windows) (Dodge Van -- no windows)
- 923. Dodge Utility (Ramcharger, Trail Duster)
- \*943. Dodge Pickup; Ram Pickup
963. Dodge Motor Home
973. Dodge other; Dodge truck -- NA type
- \*993. Rampage (compact pickup)
- 924. Jeep Utility (CJ-5, CJ-7, Cherokee)
- \*934. Jeep Suburban (Wagoneer)
- \*944. Jeep Pickup
- 974. Jeep other; Jeep -- NA type; Willys
- 925. IHC Utility (Scout)
- \*935. IHC Suburban (Travelall)
- \*945. IHC Pickup
975. IHC Other; IHC truck -- NA type
966. Motorhome (other than GMC or Dodge, or NA type); Winnebago
910. Import Van (VW bus, van)
919. Van -- NA make
- 920. Import Utility (Toyota, Land Cruiser, VW Thing)
- \*940. Import Pickup (Luv, Courier, Toyota, Datsun, VW Pickup) Dodge (Ram) D50 Plymouth Arrow Pickup; Subaru "Brat" - Isuzu
- \*947. Other pickup not codeable above or NA type
979. Other truck, NA type
997. Other
998. DK
999. NA
000. Inap, 5, 8-9 in 701; no further vehicles

Make card	997. Other
--------------	------------

- Jeep in type (E3)

\* Pickup in type (E3)

Var #

705(#1) E5. What year is it?  
723(#2) Code four digit YEAR (1925-1983)  
741(#3) 9998. DK  
9999. NA  
0000. Inap, 5, 8-9 in 701; no further vehicles

706(#1) E6. In what month and year was it purchased? - MONTH  
724(#2) Code MONTH (01-12)  
742(#3) 96. GIFT  
98. DK  
99. NA  
00. Inap, 5, 8-9 in 701; no further vehicles

707(#1) E6. YEAR  
725(#2) Code four digit YEAR (1940-1983)  
743(#3) 9996. GIFT  
9998. DK  
9999. NA  
0000. Inap, 5, 8-9 in 701; no further vehicles

Var #

708(#1) E7. How much did the vehicle cost?

726(#2) Code DOLLARS (000 001-999 995)

744(#3) 999 996. Gift or inheritance

999 998. DK

999 999. NA

000 000. Inap, 5, 8-9 in 701; no further vehicles

709(#1) E8. Is any money owed on a loan for this (MAKE/MODEL)?

727(#2) 1. YES

745(#3)

0 in 5. NO

710-720(#1) 8. DK

728-738(#2) 9. NA

746-756(#3)

0. Inap, 5, 8-9 in 701; no further vehicles

Var #

710(#1) E9. How much was borrowed or financed, not including the finance charges?

728(#2)

746(#3) Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5, 8-9 in 701; 5, 8-9 in E8 for this vehicle; no further vehicle

711(#1) E10. How much are the payments and how often are they due?

729(#2)

Code DOLLARS (000 001-999 995)

747(#3)

0 in  
713-716(#1)  
731-734(#2)  
749-752(#3)

000 001-999 995

0 in  
717-718(#1)  
735-736(#2)  
753-754(#3)

999 996. NO REGULAR PAYMENTS

0 in  
713-716(#1)  
731-734(#2)  
749-752(#3)

999 998. DK

999 999. NA

000 000. Inap, 5, 8-9 in 701; 5, 8-9 in E8 for this vehicle; no further vehicle

712(#1) E10. Per

730(#2)

3. Week

748(#3)

4. 2 weeks; twice a month

5. Month

6. Year

Make card

7. Other

8. NO REGULAR PAYMENTS

9. NA; DK

0. Inap, 5, 8-9 in 701; 5, 8-9 in E8 for this vehicle; no further vehicle

Var #

713(#1) E10a. How much is still owed on the loan for this vehicle?

731(#2) Use same code as for V710 EXCEPT:

749(#3) 000 000. Inap, 5, 8-9 in 701; 5, 8-9 in E8 for this vehicle;  
000 001-999 995, 999 998-999 999 in E10 for this vehicle;  
no further vehicle

714(#1) E10b. In what month and year do you expect this loan to be

732(#2) repaid? - MONTH

750(#3) Code MONTH (01-12)

98. DK

99. NA

00. Inap, 5, 8-9 in 701; 5, 8-9 in E8 for this vehicle;  
000 001-999 995, 999 998-999 999 in E10 for this vehicle;  
no further vehicle

715(#1) E10b. YEAR

733(#2) Code four digit YEAR (1983-1993)

751(#3) 9998. DK

9999. NA

0000. Inap, 5, 8-9 in 701; 5, 8-9 in E8 for this vehicle;  
000001-999995, 999998-999999 in E10 for this vehicle;  
no further vehicle

Var #

716(#1) E10c. What is the annual percentage rate of interest or finance  
734(#2) charge on this loan?

---

752(#3) Code PERCENT TO ONE DECIMAL (001-995)

995. 99.5% or more  
996. NONE  
998. DK  
999. NA

000. Inap, 5, 8-9 in 701; 5, 8-9 in E8 for this vehicle;  
000001-999995, 999998-999999 in E10 for this vehicle;  
no further vehicle

717(#1) E11. How many years or number of payments were agreed upon when the  
735(#2) loan was received? - YEARS

---

753(#3) Code # YEARS (01-95)

01. 1 year or less

98. DK  
99. NA

00. Inap, E11 answered in # PAYMENTS; 5, 8-9 in 701;  
5, 8-9 in E8 for this vehicle;  
999996 in E10 for this vehicle; no further vehicles

718(#1) E11. # PAYMENTS

---

736(#2) Code # PAYMENTS (001-995)

754(#4)

998. DK  
999. NA

000. Inap, E11 answered in # YEARS; 5, 8-9 in 701;  
5, 8-9 in E8 for this vehicle;  
999996 in E10 for this vehicle; no further vehicles

Var #

719(#1) E12. Are the payments being made to a commercial bank, a savings and  
 737(#2) loan association or savings bank, a credit union, the dealer, an  
 755(#3) automobile finance company such as GMAC or Ford Motor or Chrysler  
 Credit, some other finance or loan company, or what?

---

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

0 in next var
---------------------

05-17, 96-99

00. Inap, 5, 8-9 in 701; 5, 8-9 in E8 for this vehicle;  
no further vehicle

720(#1) E13. Where were the papers filled out and the contract signed--was  
 738(#2) it at (CREDITOR AT E12) or at the dealer?

---

756(#3) Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

00. Inap, 5, 8-9 in 701; 5, 8-9 in E8 for this vehicle;  
05-17, 96-99 in E12 for this vehicle; no further vehicles



1983 SURVEY OF CONSUMER FINANCES

Screen 08

(F. Household Durables and other debt: F1-F9)

Var #

801 F1. Excluding credit cards and loans we have already talked about, do you (or anyone in your family living here) owe money for any (other) loans on which regular payments are required--such as loans or credit for purchases of large things for the home, such as furniture, a refrigerator, stove, washing machine, television set, air conditioner, other household appliances, and so on?

F1a. LARGE THINGS FOR THE HOME?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

Use same code  
for V802-803.

802 F1b. Do you (or anyone in your family living here) have any (other) loans for recreation and hobby items, such as camping equipment, a vacation trailer, stereo or photographic equipment, a musical instrument, home computer, power tools, a boat, or sports equipment?

---

803 F1c. Do you (or anyone in your family living here) have loans or credit for anything else on which regular payments are required, including travel or medical expenses, or personal borrowing for investments?

---

804 F2. INTERVIEWER CHECKPOINT

---

0 in  
805-834

- 1. R OR FAMILY HAS ANY LOANS IN F1a-F1c ABOVE
- 2. NO LOANS WITH REGULAR PAYMENTS

CC: V801-803

Var #

805(#1) F3. What (was this loan/were these loans) used for? (Anything else  
815(#2) on which regular payments are required?

825(#3) Home Addition or Repair

- 01. Own home (current residence) purchase (except 02)
- 02. Own home if mobile home purchase
- 03. Home improvement or addition (incl. assessments for sewer/  
sidewalk, etc.)
- 04. Home repairs/maintenance/upkeep

Car/Household Durable Goods

- 10. Car
- 11. Refrigerator
- 12. Stove-Range; microwave oven
- 13. Dishwasher
- 14. Freezer
- 15. Air conditioner
- 16. Washing machine (incl. washer/dryer combination)
- 17. Dryer
- 18. Furniture (excluding pianos and organs); lamps;  
mattress and spring combinations
- 19. Rug/Carpet
- 20. Vacuum cleaners
- 21. Sewing machine
- 22. Typewriter (electric and manual)
- 23. Home computer; calculator; computer terminal
- 24. Truck/jeep/utility vehicle
- 25. Combination of appliances (including TV), including appliances  
NA type
- 26. Furniture and appliance combinations
- 27. Furniture and carpet combinations
- 28. Curtains, drapes, china, other small household goods & furnishings
- 29. Other appliances or durable goods

Small/Indoor Hobby or Entertainment Goods

- 31. Stereo, phonograph (may include radio) include sound equipment,  
amplifiers here
- 32. Radio (AM or FM); tuner
- 33. Tape recorder, tape player (cassette or reel to reel)
- 34. Piano; organ
- 35. Musical instruments (excluding pianos and organs)
- 36. TV — NA color or black and white
- 37. Color TV
- 38. Black and white TV
- 39. "Home entertainment center" (incl. combination TV, radio, phonograph,  
etc.); Beta Max; video cassette recorder/player
- 40. CB radio; CB equipment (count permanent installations, i.e., base  
station antenna, under addition or repair); ham radio;  
ship-to-shore radio
- 41. Camera; camera equipment (including lighting apparatus, enlarger, (.)
- 49. Other small/indoor hobby or entertainment items (inc. pool tables)

Var #

805(#1)

F3. Continued

815(#2)

Tools and Yard Equipment

825(#3)

cont.

51. Power tools (hand held or stationary) -- electric drill, radial arm saw, belt sander, router, chain saw  
 52. Yard equipment; lawn mower, snow blower, roto-tiller  
 53. Tractor, self-propelled construction/farming devices (for non-business use only)

59. Other tools

Outdoor Hobby and Recreation Goods

61. Boat; boating equipment (including trailer)  
 62. Bicycle; moped  
 63. Motorcycles  
 64. Snowmobiles, off-road vehicles  
 65. Camper-trailers (excluding self-propelled campers <sup>Code 66</sup> - Vehicles Section)  
 66. Mobile homes -- seasonal residence (not current residence)  
 67. Cottage, vacation property

69. Other outdoor recreation items

Savings and Investments

71. Stamp/Coin collection; antique-classic car-- (include all similar "asset" collections)  
 72. Investment real estate (incl. cemetery plots)  
 79. Other investments

Special Expenses

81. Travel/vacation expenses  
 82. Medical/Dental expenses  
 83. Education/school expenses  
 84. Tax and insurance expenses (except vehicle - 93)  
 85. Weddings, funerals, combinations  
 86. Encyclopedias, health clubs, spas.  
Miscellaneous Personal Needs

90. "Personal loan" - NA what for  
 91. Living/general expenses; bill consolidation; moving expenses; "bills"  
 92. Personal items incl. clothing, jewelry  
 93. Vehicle repair/upkeep (incl. insurance)  
 94. Gifts; goods or gifts of money; "Christmas"

Make card
--------------

97. Other (including combinations)

98. DK

99. NA

00. Inap, 5, 8-9 in 1001; no further debts.

0 in 816-834 (#2) 825-834 (#3)
-----------------------------------

Var #

806(#1) F4. In what month and year was this loan for (USE AT F3)  
816(#2) obtained? - MONTH

---

826(#3) Code MONTH (01-12)

98. DK

99. NA

00. Inap, 2 in 804; no further Debts

807(#1) F4. YEAR

---

817(#2) Code 4 digit YEAR (1943-1983)

827(#3)

9998. DK

9999. NA

0000. Inap, 2 in 804; no further Debts

808(#1) F5. How much was borrowed or financed, not including the finance  
818(#2) charges?

---

828(#3) Code DOLLARS (000 001)

For 808:

999 998. DK

-8. DK

999 999. NA

-9. NA

000 000. Inap, 2 in 804; no further Debts

Var #

809(#1) F6. How much are the payments and how often are they due?

819(#2) Code DOLLARS (000 001-999 995)

829(#3)

999 998. DK  
999 999. NA

000 000. Inap, 2 in 804; no further Debts

810(#1) F6. Per

820(#2)

3. Week  
4. 2 weeks; bimonthly  
5. Month  
6. Year

830(#3)

Make  
card

7. Other

9. NA ; DK

0. Inap, 2 in 804; no further Debts

811(#1) F7. How many years or number of payments were agreed upon when the loan was received?

821(#2)

831(#3)

Code # YEARS (01-95)

98. DK  
99. NA

00. Inap, F7 answered in # PAYMENTS; 2 in 804; no further Debts

Var #

812(#1) F7. # PAYMENTS  
 822(#2) Code # PAYMENTS (001-995)  
 832(#3) 998. DK  
 999. NA  
 000. Inap, F7 answered in # YEARS; 2 in 804; no further Debts

813(#1) F8. Are the payments made to a commercial bank, a savings and loan  
 823(#2) association or savings bank, a credit union, a finance or loan  
 833(#3) company, the store or dealer, (a doctor or hospital), or what?  
Use FINANCIAL INSTITUTIONS Master Code EXCEPT:  
 0 in next var — 05-17, 96-99  
 00. Inap, 2 in 804; no further Debts

814(#1) F9. Were the papers filled out and the contract for this loan  
 824(#2) signed at a commercial bank, savings and loan association or  
 834(#3) savings bank, credit union, finance or loan company, a store  
 or dealer, (at the doctor or hospital), or what?  
Use FINANCIAL INSTITUTIONS Master Code EXCEPT:  
 00. Inap, 2 in 804;  
 05-17, 96-99 in F8 for this Debt; no further Debts

Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 09

(F. Household Durables and other debt: F10-F19)

Var #

901

F10. Do you (or anyone in your family living here) owe any money on (other) loans which do not require regular payments, for instance, loans on a life insurance policy, or debts to some other person or bank, or employer, a student loan, or a margin account with a broker?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in  
902-928

Var #

902(#1) Fl1. What was the money used for? (Any other loans on which regular  
911(#2) payments are not required?)

920(#3) Home Addition or Repair

01. Own home (current residence) purchase (except 02)
02. Own home if mobile home purchase
03. Home improvement or addition (incl. assessments for sewer/  
sidewalk, etc.)
04. Home repairs/maintenance/upkeep

Car/Household Durable Goods

10. Car
11. Refrigerator
12. Stove-Range; microwave oven
13. Dishwasher
14. Freezer
15. Air conditioner
16. Washing machine (incl. washer/dryer combination)
17. Dryer
18. Furniture (excluding pianos and organs); lamps;  
mattress and spring combinations
19. Rug/Carpet
20. Vacuum cleaners
21. Sewing machine
22. Typewriter (electric and manual)
23. Home computer; calculator; computer terminal
24. Truck/jeep/utility vehicle
25. Combination of appliances (including TV), including appliances  
NA type
26. Furniture and appliance combinations
27. Furniture & carpet combinations
28. Curtains, drapes, china, other small household goods & furnishings
29. Other appliances or durable goods

Small/Indoor Hobby or Entertainment Goods

31. Stereo, phonograph (may include radio) include sound equipment,  
amplifiers here
32. Radio (AM or FM); tuner
33. Tape recorder, tape player (cassette or reel to reel)
34. Piano; organ
35. Musical instruments (excluding pianos and organs)
  
36. TV -- NA color or black and white
37. Color TV
38. Black and white TV
39. "Home entertainment center" (incl. combination TV, radio, phonograph,  
etc.); Beta Max; video cassette recorder/player
40. CB radio; CB equipment (count permanent installations, i.e., base  
station antenna, under addition or repair); ham radio;  
ship-to-shore radio
41. Camera; camera equipment (including lighting apparatus, enlarger, e
  
49. Other small/indoor hobby or entertainment items (inc. pool tables)

Var #

902(#1)

Fl1. Continued

911(#2)

Tools and Yard Equipment

920(#3)

cont.

51. Power tools (hand held or stationary) -- electric drill, radial arm saw, belt sander, router, chain saw
52. Yard equipment; lawn mower, snow blower, roto-tiller
53. Tractor, self-propelled construction/farming devices (for non-business use only)

59. Other tools

Outdoor Hobby and Recreation Goods

61. Boat; boating equipment (including trailer)
62. Bicycle; moped
63. Motorcycles
64. Snowmobiles, off-road vehicles Code 66
65. Camper-trailers (excluding self-propelled campers -- Vehicles Section)
66. Mobile homes -- seasonal residence (not current residence)
67. Cottage, vacation property

69. Other outdoor recreation items

Savings and Investments

71. Stamp/Coin collection; antique-classic car--(include all similar "asset" collections)
72. Investment real estate (incl. cemetery plots)
79. Other investments

Special Expenses

81. Travel/vacation expenses
82. Medical/Dental expenses
83. Education/school expenses
84. Tax and insurance expenses (except vehicle - 93)
85. Weddings, funerals, combinations
86. Encyclopedias, health clubs, spas

Miscellaneous Personal Needs

90. "Personal loan" - NA what for
91. Living/general expenses; bill consolidation; moving expenses; "bills"
92. Personal items incl. clothing, jewelry
93. Vehicle repair/upkeep (incl. insurance)
94. Gifts; goods or gifts of money; "Christmas"

Make  
card

97. Other (including combinations)

98. DK

99. NA

00. Inap, 5, 8-9 in 1001; no further transactions.

0 in 912-928 (#2)  
921-928 (#3)

Var #

903(#1) F12. In what month and year was the loan for (USE AT F11) obtained?  
 912(#2) Code MONTH (01-12)  
 921(#3) 98. DK  
 99. NA  
 00. Inap, 5, 8-9 in 901; no further Transactions

904(#1) F12. YEAR  
 913(#2) Code 4 digit YEAR (1943-1983)  
 922(#3) 9998. DK  
 9999. NA  
 0000. Inap, 5, 8-9 in 901; no further Transactions

905(#1) F13. How much was borrowed or financed, not including the finance  
 914(#2) charges?  
 923(#3) Code DOLLARS (000 001) For 905:  
 999 998. DK - 8. DK  
 999 999. NA - 9. NA  
 000 000. Inap, 5, 8-9 in 901; no further Transactions

906(#1) F14. How much is still owed on this loan?  
 915(#2) Use same code as for V905 For 906:  
 924(#3) - 8. DK  
 - 9. NA

Var #

- 907(#1) F15. In what month and year do you expect this loan to be repaid?  
916(#2) Code MONTH (01-12)  
925(#3) 98. DK  
99. NA  
00. NEVER; Inap, 5, 8-9 in 901; no further Transactions
- 908(#1) F15. YEAR  
917(#2) Code 4 digit YEAR (1983-2013)  
926(#3) 9998. DK  
9999. NA  
0000. NEVER; Inap, 5, 8-9 in 901; no further Transactions
- 909(#1) F16. What is the annual percentage rate of interest or finance  
918(#2) charge on the loan?  
927(#3) Code PERCENT TO ONE DECIMAL (001-995)  
996. NONE  
998. DK  
999. NA  
000. Inap, 5, 8-9 in 901; no further Transactions
- 910(#1) F17. Is the money owed to a commercial bank, a savings and loan  
919(#2) association or savings bank, to an insurance company, an  
928(#3) employer, a broker, a friend, relative, or what?  
Use FINANCIAL INSTITUTIONS Master Code EXCEPT:  
00. Inap, 5, 8-9 in 901; no further Transactions

Var #

929

F18. INTERVIEWER CHECKPOINT

---

1. R HAS ANY TYPE OF DEBT--MORTGAGE, ADDITIONS AND REPAIRS,  
VEHICLES, HOUSEHOLD ITEMS, RECREATION, TRAVEL,  
OR MEDICAL DEBT (incl. F10)

0 in 930
-------------

2. R HAS NO DEBT

9. NA

930

F19. Now thinking of all the various types of debts, were all the  
payments made the way they were scheduled during the last year,  
or were payments on any of the loans sometimes made later or  
missed?

---

1. ALL PAID AS SCHEDULED

5. SOMETIMES GOT BEHIND OR MISSED PAYMENTS

7. Other; incl. "payments not due yet"

8. DK

9. NA

0. Inap, 2 or 9 in 929

Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 10

(G. Credit Shopping; H. Savings Attitudes)

Var #

1001

G1. In the past year, have you (or your husband/wife) purchased a  
vehicle, a large item for the home, a recreation item, or home  
improvements, that cost \$500 or more? This could include any  
purchases that have already been mentioned.

---

1. YES

5. NO

0 in  
1002-  
1035

8. DK

9. NA

Var #

1002

G2. What was the most recent purchase over \$500?Home Addition or Repair

01. Own home (current residence) purchase (except 02)
02. Own home if mobile home purchase
03. Home improvement or addition (incl. assessments for sewer/sidewalk, etc.)
04. Home repairs/maintenance/upkeep

Car/Household Durable Goods

10. Car
11. Refrigerator
12. Stove-Range; microwave oven
13. Dishwasher
14. Freezer
15. Air conditioner
16. Washing machine (incl. washer/dryer combination)
17. Dryer
18. Furniture (excluding pianos and organs); lamps; mattress and spring combinations
19. Rug/Carpet
20. Vacuum cleaners
21. Sewing machine
22. Typewriter (electric and manual)
23. Home computer; calculator; computer terminal
24. Truck/jeep/utility vehicle
25. Combination of appliances (including TV), including appliances NA type
26. Furniture & appliance combinations
27. Furniture & carpet combinations
28. Curtains, drapes, china, other small household goods & furnishings
29. Other appliances or durable goods

Small/Indoor Hobby or Entertainment Goods

31. Stereo, phonograph (may include radio) include sound equipment, amplifiers here
32. Radio (AM or FM); tuner
33. Tape recorder, tape player (cassette or reel to reel)
34. Piano; organ
35. Musical instruments (excluding pianos and organs)
36. TV -- NA color or black and white
37. Color TV
38. Black and white TV
39. "Home entertainment center" (incl. combination TV, radio, phonograph, etc.); Beta Max; video cassette recorder/player
40. CB radio; CB equipment (count permanent installations, i.e., base station antenna, under addition or repair); ham radio; ship-to-shore radio
41. Camera; camera equipment (including lighting apparatus, enlarger, ( ) )
49. Other small/indoor hobby or entertainment items (inc. pool tables)

Var #

1002

G2. ContinuedTools and Yard Equipment

- 51. Power tools (hand held or stationary) -- electric drill, radial arm saw, belt sander, router, chain saw
- 52. Yard equipment; lawn mower, snow blower, roto-tiller
- 53. Tractor, self-propelled construction/farming devices (for non-business use only)

## 59. Other tools

Outdoor Hobby and Recreation Goods

- 61. Boat; boating equipment (including trailer)
- 62. Bicycle; moped
- 63. Motorcycles
- 64. Snowmobiles; off-road vehicles
- 65. Camper-trailers (excluding self-propelled campers -- Vehicles Section) ↗ Code 66
- 66. Mobile homes -- seasonal residence (not current residence)
- 67. Cottage, vacation property

## 69. Other outdoor recreation items

Savings and Investments

- 71. Stamp/Coin collection; antique-classic car--(include all similar "asset" collections)
- 72. Investment real estate (incl. cemetery plots)
- 79. Other investments

Special Expenses

- 81. Travel/vacation expenses
- 82. Medical/Dental expenses
- 83. Education/school expenses
- 84. Tax and insurance expenses (except vehicle - 93)
- 85. Weddings, funerals, combinations
- 86. Encyclopedias, health clubs, spas.

Miscellaneous Personal Needs

- 90. "Personal loan" - NA what for
- 91. Living/general expenses; bill consolidation; moving expenses; "bills"
- 92. Personal items incl. clothing, jewelry
- 93. Vehicle repair/upkeep (incl. insurance)
- 94. Gifts; goods or gifts of money; "Christmas"

Make  
card

- 97. Other (including combinations)

- 98. DK
- 99. NA

- 00. Inap, 5, 8-9 in 1001

Var #

1003

G3. In what month and year was this purchase made? - MONTH

Code MONTH (01-12)

98. DK

99. NA

00. Inap, 5, 8-9 in 1001

1004

G3. YEAR

Code 4 digit YEAR (1982-1983)

9998. DK

9999. NA

0000. Inap, 5, 8-9 in 1001

1005

G4. What was the purchase price?

Code DOLLARS (000 500)

-8. DK

-9. NA

000 000. Inap, 5, 8-9 in 1001

Var #

1006 G5. Was it bought using cash, a credit card or charge account, a loan, a line of credit, or what?

---

0 in  
1007-1008

1. CASH OR CHECK

0 in  
1009-1029

2. CREDIT CARD OR CHARGE ACCOUNT

0 in  
1007-1009  
and 1030

3. LOAN (incl. financed through dealer)

0 in  
1007-1029

4. LINE OF CREDIT

Make  
card

7. OTHER

0 in  
1007-1035

8. DK

9. NA

0. Inap, 5, 8-9 in 1001

1007 G5a. When you received the credit card or charge account bill for this purchase, was the balance paid in full before incurring a finance charge?

---

0 in  
1008

1. YES, PAID IN FULL

5. NO, NOT PAID IN FULL

6. HAS NOT YET RECEIVED BILL

8. DK

9. NA

0. Inap, 5, 8-9 in 1001; 1, 3, 4, 7-9 in 1006

Var #

1008 G5b. Do you intend to pay the balance in full before incurring a finance charge?

---

- 1. YES
- 5. NO
  
- 8. DK
- 9. NA
  
- 0. Inap, 5, 8-9 in 1001; 1, 3, 4, 7-9 in 1006; 1, 5, 8-9 in 1007

1009 G5c. Did the cash come from a loan, a line of credit, from savings or investments, or what?

---

0 in  
1030

1. LOAN

0 in  
1010-1029

- 2. LINE OF CREDIT
- 3. SAVINGS OR INVESTMENTS

Make  
card

7. OTHER

0 in  
1010-1029

- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1001; 2-4, 7-9 in 1006

1010 G6. Is any money still owed on this loan or has it been paid off?

---

0 in  
1011-1017

1. STILL OWE

0 in  
1018

2. PAID OFF

0 in  
1011-1017

- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009

Var #

1011 G6a. What was the original amount borrowed or financed, not including the finance charges?

Code DOLLARS (000 001-999 995)

999 995. \$999,995 or more

999 998. DK

999 999. NA

000 000. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009; 1, 8-9 in 1010

1012 G6b. How much were the payments and how often were they due?

Use same code as for V1011 EXCEPT:

If per "quarter" convert to per year.

0 in 1016 — 000 001-999 995

0 in 1014-1015 — 999 996. NO REGULAR PAYMENTS

0 in 1016 — 999 998. DK  
0 in 1016 — 999 999. NA

1013 G6b. Per

- 3. Week
- 4. 2 weeks; twice a month
- 5. Month
- 6. Year

If per "quarter" convert to per year.

Make card — 7. Other

8. NO REGULAR PAYMENTS

9. NA; DK

0. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009; 1, 8-9 in 1010

Var #

1014 G6c. How many years or number of payments were agreed upon when the loan was received? - # YEARS

---

Code number of YEARS (01-95)

01. 1 year or less

95. 95 years or more

98. DK

99. NA

00. Inap, G6c answered in # PAYMENTS; 5, 8-9 in 1001;  
2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009; 1, 8-9 in 1010;  
999 996 in 1012

1015 C6c. # PAYMENTS

---

Code number of PAYMENTS (001-995)

995. 995 PAYMENTS or more

998. DK

999. NA

000. Inap, G6c answered in # YEARS; 5, 8-9 in 1001;  
2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009; 1, 8-9 in 1010;  
999 996 in 1012

1016 G6d. What was the annual percentage rate of interest or finance charge for this loan?

---

Code PERCENT TO ONE DECIMAL (001-995)

995. 99.5% or more

996. NONE

998. DK

999. NA

000. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009;  
1, 8-9 in 1010; 000001-999995, 999998-999999 in 1012

Var #

1017 G6e. Was the loan from a commercial bank, a savings and loan association or a savings bank, a credit union, a finance or loan company, a store or dealer, an automobile finance company, a contractor, or what?

---

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

00. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009; 1, 8-9 in 1010

1018 G6f. Which of the loans that you have mentioned was used to purchase the (ITEM)?

---

Code LOAN NUMBER (01-18)

- 01. 1ST MORTGAGE
- 02. HOUSING LOAN #2
- 03. HOUSING LOAN #3
- 04. OTHER PROPERTY #1
- 05. OTHER PROPERTY #2
- 06. OTHER PROPERTY #3
- 07. A & R PROJECT #1
- 08. A & R PROJECT #2
- 09. A & R PROJECT #3
- 10. VEHICLE #1
- 11. VEHICLE #2
- 12. VEHICLE #3
- 13. DEBT #1
- 14. DEBT #2
- 15. DEBT #3
- 16. TRANSACTION #1
- 17. TRANSACTION #2
- 18. TRANSACTION #3

- 98. DK
- 99. NA

00. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009; 2 in 1010

Var #

- 1019 G7. What are the main reasons why you (and your husband/wife) chose  
1020 to borrow where you did, rather than at another type of financial  
institution?
- 

FINANCIAL REASONS

01. Interest rate paid  
02. Free services; checking account, money orders, traveler's checks,  
cash (payroll) checks  
03. Loan policies -- good/easy; will give me loan if I need one  
  
09. "Good services/Good terms" -- NA what

OTHER CHARACTERISTICS OF INSTITUTION

12. Hours/Days open; open late or on Saturday  
13. Proximity, location; nearby; near my office  
14. They take care of all the paper work  
15. "Convenient"/"easy"/NA in what way  
16. (Can pay by) payroll deduction  
  
21. Institution is safe, stable, honest, reputable, experienced;  
deposits insured (by federal gov't)  
  
31. People there are nice/pleasant/courteous/helpful/friendly

R'S PERSONAL REASONS

80. No choice; only institution in area/town family/parents do  
81. Familiarity; used to it; have other accounts there; business there.  
have borrowed there; good prior experience with lender  
82. Have other business relationship with this institution;  
R's business has accounts there  
83. R works there; knows people who work there  
84. Recommended by third party  
85. To use as a credit reference (for other loans)  
86. Ease of/aid to personal record keeping; "they send monthly statements"  
87. Dealer uses this financial institution  
88. Decision made by someone else -- NA why selected this  
91. "Trust them" -- NA why; "like them" -- NA why

Low  
priority

Make  
card

97. Other  
98. DK  
99. NA  
  
00. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009;  
no further mention

Var #

1021  
1022

G8. Why was the particular (LENDER) chosen to obtain this credit or  
loan?

---

Use same code as for V1019

Var #

1023 G9. Had you (or your husband/wife) obtained credit from them previously?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009

1024 G10. INTERVIEWER CHECKPOINT

---

0 in  
1025-1027

- 1. LOAN OBTAINED FROM STORE, DEALER OR CONTRACTOR
- 2. ALL OTHERS
- 9. NA
- 0. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009

1025 G10a. Did being able to get credit at the place where the (ITEM) was purchased have anything to do with buying the (ITEM) there?

---

0 in  
1026-1027

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009; 2 in 1024

Var #

1026  
1027

G10b. How did this affect the decision to buy the (ITEM)?

Encouraged R to use Dealer because of:

- 01. Convenience; ease
- 02. Good/favorable interest rate
- 03. Got better purchase price if financed at dealer
- 04. Reason related to service policies of dealer/warranty; "get better service if financed through dealer."

Make card

- 97. Other
- 98. DK
- 99. NA

00. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009; 2 in 1024; 5, 8-9 in 1025

Var #

1028  
1029

G11. What other ways of buying the (ITEM) did you (and your husband/  
wife) seriously consider--did you consider using cash, a credit  
card, charge account, line of credit, or another type of loan  
or credit for this purchase?

---

- 1. CASH
- 2. CREDIT CARD OR CHARGE ACCOUNT
- 3. LINE OF CREDIT
- 4. ANOTHER TYPE OF LOAN OR CREDIT
- 6. NO OTHER METHOD OF PAYMENT CONSIDERED

High  
Priority



Make  
card



- 7. OTHER
- 8. DK
- 9. NA
- 0. Inap, 5, 8-9 in 1001; 2, 4, 7-9 in 1006; 2, 3, 7-9 in 1009;  
no second mention

Var #

1030

G12. What other ways of buying the (ITEM) did you (and your husband/wife) seriously consider--did you consider using (some type of loan or credit/cash or some other type of loan or credit) for this purchase? (Which type?)

---

- 1. CASH
  - 2. CREDIT CARD OR CHARGE ACCOUNT
  - 3. LINE OF CREDIT
  - 4. ANOTHER TYPE OF LOAN OR CREDIT
  - 6. NO OTHER METHOD OF PAYMENT CONSIDERED
  - 7. OTHER (including multiple mentions).
  - 8. DK
  - 9. NA
  - 0. Inap, 5, 8-9 in 1001; 3 in 1006; 1 in 1009
- 0 in 1031-1035
- Make card
- 0 in 1031-1035

Var #

1031 G13. Before you (and your husband/wife) decided the way you would buy this (ITEM), did you try to get any information about (other) creditors or credit terms?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in 1032-1035
-------------------

< 0. Inap, 5, 8-9 in 1001; 1-3, 6-9 in 1030

Var #1032  
1033G13a. In what ways did you try to obtain information?

- 01. Contacted (other) stores
- 02. Contacted (other) dealers
- 03. Contacted (other) contractors
- 04. Contacted (other) banks
- 05. Contacted (other) savings and loan associations
- 06. Contacted (other) finance companies-GMAC
- 07. Contacted credit union
- 08. Contacted other credit source
- 09. Shopped/Looked around -- NA where
- 11. Talked with friends/neighbors/relatives
- 21. Checked in media/advertising sources (except 22)
- 22. Checked in consumer publications; "Consumer Report",  
Federal Buying Guide
- 23. Checked with Better Business Bureau

Make  
card

Low  
priority

- 90. "I phoned several places to ask about ..."  
"I called them," "asked other people" -- NA who

Make  
card

- 97. Other
- 98. DK
- 99. NA
- 00. Inap, 5, 8-9 in 1001; 1-3, 6-9 in 1030; 5, 8-9 in 1031;  
no further mention

Var #

1034 G13b. What kind of information did you want? (Any other kind?)  
 1035

CREDIT TERMS/COST OF LOAN

01. Interest rate--low(er)/reasonable/best available rates
- 02.
- 03.
04. Finance charges (other than interest or NA if includes interest)--low(er) or none
05. Amount of the down payment
06. Size of (monthly) payments; payment amount
07. Variations in payment amounts; balloon payments; larger final payment
08. Longer contracts--more time to pay off loan; length of loan
09. Easier to get credit--require less information/collateral; less stringent rules for giving credit; get credit approval faster; no red tape
10. Availability of credit insurance--offer/give credit insurance; low(er)/reasonable cost for credit insurance
11. Don't require/force you to take credit insurance in order to get a loan
12. Handling of early payments--low/no penalty for pre-payments; rebate/dismissal of interest or finance charges when pay off early
13. Credit for early payments--allowed to pay ahead if need to miss payments later; apply early payments to make up for missed later payments
14. Handling of late payments--no/low penalty for late payment
15. Deferring payments in emergencies--not penalized when miss payment because sick, laid off, etc.
16. Won't/less likely to send dunning notices; no/less harassment for (late) payments
17. Garnishment procedures--no garnishment clause in loan application; less likely to garnish wages
18. Repossession--won't/less likely to repossess item for late or missing payments
19. Co-signers--will allow co-signing of loan
20. Amount of money they will let me borrow; what my credit limit was
21. Refinancing--allowed; have better/liberal policies
22. Date when each (monthly) payment falls due (not 08)
23. (Monthly) Payments applied to reducing principle (not just to paying interest)
25. Credit terms/arrangements--NA what
26. Give the best (a better) deal--NA how
27. "Penalties"--NA what
28. "Method of repayment"--nfs
29. Other credit terms or cost of loan

Make card
--------------

Var #

1034

G13b. Continued

1035

cont.

CHARACTERISTICS OF CREDIT INSTITUTION

- 31. Good reputation—reputable, well known; honest; stable; reliable; experienced; professional
- 32. Non-profit--credit union/non-profit organization; not just interested in making money; making a profit is not their main motive (not 33)
- 33. Pleasant/Courteous/Helpful/Friendly; pleasant to deal with; no pressure tactics; seem to care about people
- 34. Give (good/enough) information; answer questions; provide literature; no hidden charges
- 35. Information (more) clear/understandable; simplify wording; explain things in layman's language; "spell it out, don't just give figures"
- 36. Will give you access to own credit file/history
- 37.
- 38. Will not sell/transfer contract to other (unknown) parties, kickbacks
- 39. Will suggest/give information about other sources of credit/ types of credit
- 40. Proximity; nearby; close, easy to get to
- 41. Availability of credit; they would lend me the money; I could qualify for a loan; only place I could get a loan
- 42. Payment by mail or payroll deduction
- 43. Able to handle sizeable (most) loans/better able to make large loans than other sources

Make card

49. Other characteristics of credit institution

81. R's own past experience with institution; how treated in past by institution

Make card

97. Other

98. DK

99. NA

00. Inap, 5, 8-9 in 1001; 1-3, 6-9 in 1030; 5, 8-9 in 1031; no futher mention

Var #

1036  
1037

H1. People have different reasons for saving. What are your (family's) most important reasons for saving?

---

- 01. Children's education
- 02. Own education; spouse's education; education -- NA for whom
- 03. "For the children/family" not further specified; "to help the kids out"
  
- 11. Buying own house (code summer cottage in 12)
- 12. Purchase of cottage or second home for own use
- 13. Buy a car
- 14. Home improvement/repairs
- 15. To travel; take vacations
- 16. Buy durable household goods, appliances, home furnishings; hobby items; for other purchases not codable above or not specified; "buy things when we need/want them"
- 17. Burial; funeral expense.
- 21. Buying (investing in) own business/farm; equipment for business
- 22. Retirement; old age
- 23. Reserves in case of unemployment
- 24. In case of illness; medical/dental expenses
- 25. Emergencies; "rainy days" other unexpected needs; for "security"
- 26. Investment reasons (to get interest, to be diversified, to buy other forms of assets)
- 27. To meet contractual commitments (debt repayment, insurance, taxes, etc.) to pay off house
- 28. "To get ahead;" for the future; to advance standard of living
- 29. Ordinary living expenses/bills.
  
- 90. Had extra income; saved because had the money left over-no other purpose specified
- 91. Wise/prudent thing to do; good discipline to save
- 96. Don't/can't save
- 97. Other
- 98. DK
- 99. NA
- 00. Inap, no second mention

Low  
Priority

Make  
card

Var #

1038

H2. (CARD B) Which of the following statements on this card comes closest to the amount of financial risk you (and your husband/wife) are willing to take when you save or make investments?

---

1. TAKE SUBSTANTIAL FINANCIAL RISKS EXPECTING TO EARN SUBSTANTIAL RETURNS.
2. TAKE ABOVE AVERAGE FINANCIAL RISKS EXPECTING TO EARN ABOVE AVERAGE RETURNS.
3. TAKE AVERAGE FINANCIAL RISKS EXPECTING TO EARN AVERAGE RETURNS.
4. NOT WILLING TO TAKE ANY FINANCIAL RISKS.
8. DK
9. NA

1039

H3. (CARD C) Which of the statements on this card comes closest to how you (and your husband/wife) feel about tying up your money in investments for long periods of time?

---

1. TIE UP MONEY FOR A LONG PERIOD OF TIME TO EARN SUBSTANTIAL RETURNS.
2. TIE UP MONEY FOR AN INTERMEDIATE PERIOD OF TIME TO EARN ABOVE AVERAGE RETURNS.
3. TIE UP MONEY FOR A SHORT PERIOD OF TIME TO EARN AVERAGE RETURNS.
4. NOT WILLING TO TIE UP MONEY AT ALL.
8. DK
9. NA

Var #

1040 H4. How do you (and your husband/wife) generally decide what kind of savings and investments to make--do you get help from an accountant, a banker, a broker, a tax advisor, a lawyer, a friend or relative, or what?

A. ACCOUNTANT

1. Checked  
5. Not checked

Use same code  
for V1041-1047.

8. DK

< 9. NA

1041 H4-B. BANKER

1042 H4-C. BROKER

1043 H4-D. TAX ADVISOR

1044 H4-E. LAWYER

1045 H4-F. SPOUSE

1046 H4-G. FRIEND OR RELATIVE

1047 H4-H. SELF OR DON'T SEEK ADVICE (incl. here "no help"/"ourselves"/prayer")

Var #

1048 H4. OTHER

---

- 1. Checked
- 5. Not checked
- 8. DK
- 9. NA

0 in
1049

1049 H4. Other specify

---

- 01. Financial advisor/counselor
- 02. Media; reading; "Wall Street Journal.
- 03. Insurance agent/company

Recode answers into A-H above, changing V1048 to "5", if appropriate.
---

96. Have no savings/investments

Make card
-----------

97. Other

- 98. DK
- 99. NA

00. Inap, 5, 8-9 in 1048

Var #

1050 H5. Tax considerations are often important in making investments. In your (family's) case, if you were to earn an extra dollar of income, about what percent of that would have to be paid in federal income taxes?

---

Code PERCENT TO ONE DECIMAL (001-995)

996. NONE

998. DON'T KNOW

999. NA

1051 H6. Considering all of your savings and reserve funds, overall, did you put more money in or take more money out in 1982?

---

1. PUT MORE MONEY IN
3. STAYED THE SAME; NO SAVINGS
5. TOOK MORE MONEY OUT

8. DK

9. NA

Var #

1052 H7. Overall did most of your (family's) savings come from your regular income, or did they come originally from gifts and inheritances, or other sources?

---

- 1. MOSTLY SAVED FROM INCOME; OWN PENSION/SOCIAL SECURITY; PROFIT SHRNG
- 2. MOSTLY FROM GIFTS AND INHERITANCES
- 5. Have no savings
- 6. INVESTMENT INCOME; SALE OF PROPERTY; INTEREST
- 7. OTHER
- 8. DK
- 9. NA
- 3. COMBINATIONS INCLUDING INCOME; 1 & 2, 1 & 4, 1 & 6.
- 4. SETTLEMENTS; INSURANCE; LAWSUIT; DIVORCE.

Make card

1053 H8. Do you (or your husband/wife) expect to ever receive a large inheritance?

---

- 1. YES
- 5. NO
- 8. DON'T KNOW
- 9. NA



1983 SURVEY OF CONSUMER FINANCES

Screen 11

(K. Checking and Savings Accounts: K1-K14d)

Var #

1101 K1. (CARD D) Now I'd like to talk about checking accounts that have no restrictions on either minimum check size or maximum number of checks you are allowed to write. Do you (or anyone in your family living here) have any of these checking accounts?

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in  
1102-1122

1102 K1a. Altogether how many of these kinds of checking accounts do you (and your family living here) have?

Code number of ACCOUNTS (01-95)

0 in  
1106-1117

01. One

0 in  
1109-1117

02. Two

0 in  
1112-1117

03. Three

0 in  
1115-1117

04. Four

98. DK  
99. NA

00. Inap, 5, 8-9 in 1101

Var #

1103(#1) K2. (CARD D) (First, about your main checking account, the one used  
 1106(#2) to write most of your checks...)  
 1109(#3) (About the next account...) Which type of checking account  
 listed on the card best describes this account?

---

- 1112(#4) 1. REGULAR CHECKING  
 1115(#5) 2. NOW OR REGULAR SHARE DRAFT  
 3. SUPER NOW, SUPER SHARE DRAFT  
 4. CASH MGMT; MMMF; SWEEP

Make  
 card

7. OTHER  
 8. DK  
 9. NA  
 0. Inap, 5, 8-9 in 1101; no further checking accounts

1104(#1) K3. At which type of financial institution is this account?

---

- 1107(#2) Use FINANCIAL INSTITUTIONS Master Code EXCEPT:  
 1110(#3)  
 1113(#4) 00. Inap, 5, 8-9 in 1101; no further checking accounts  
 1116(#5)

1105(#1) K4. How much money is kept in this account on average?

---

- 1108(#2) Code DOLLARS (000 001-999 995)  
 1111(#3) 999 998. DK  
 1114(#4) 999 999. NA  
 1117(#5) 000 000. Inap, 5, 8-9 in 1101; no further checking accounts

Var #

1118 K5. Can you (or anyone in your family living here) deposit or withdraw money from your main checking account using an automatic teller machine?

---

- 1. YES
- 5. NO
- 8. DON'T KNOW
- 9. NA

0 in 1119-1120
-------------------

0. Inap, 5, 8-9 in 1101

Var #

1119 K5a. In all, about how many times a month do you (and your family) use an automatic teller machine for transactions at the institution where you have your main checking account?

---

Code number of TIMES (01-30)

Make card

- 97. Other non-numeric; depends
- 98. DK
- 99. NA
- 00. Never; Don't use it;  
Inap, 5, 8-9 in 1101 or 1118

<p>Convert non-numeric frequencies as follows:  "couple times" = 2  "few" = 4  "several" = 7</p>
--

<p>Convert low frequencies to larger time period where necessary i.e.  "once every 2 months" = 6 per year.</p>
--

1120 K5a. Per

---

- 2. Day
- 3. Week
- 4. 2 weeks; bimonthly
- 5. Month
- 6. Year

Make card

- 7. Other
- 9. NA; DK
- 0. Never; Don't use it; Inap, 5, 8-9 in 1101 or 1118

Var #

1121 K6. About how many (other) times during a month do you (and your family) conduct business at the institution where you have your main checking account by going into an office or branch or using a drive-in or walk-up window?

---

Use same code as for V1119 EXCEPT:

00. Never; Don't use it; Inap, 5, 8-9 in 1101

1122 K6. Per

---

Use same code as for V1120 EXCEPT:

0. Never; Don't use it; Inap, 5, 8-9 in 1101

1123 K7. Do you (or anyone in your family living here) have any Individual Retirement Accounts or IRAs?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in  
1124

1124 K7a. What is the total dollar value of all the Individual Retirement Accounts that you (and your family living here) have?

---

Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

000 000. Inap, 5, 8-9 in 1123

Var #

1125 K8. Do you (or anyone in your family living here) have any Keogh accounts?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in  
1126

1126 K8a. What is the total dollar value of all the Keogh accounts that you (and your family living here) have?

---

Code DOLLARS (000 001-999 995)

- 999 998. DK
- 999 999. NA

000 000. Inap, 5, 8-9 in 1125

1127 K9. INTERVIEWER CHECKPOINT

---

- 1. R OR FAMILY MEMBER HAS AN IRA OR KEOGH ACCOUNT IN K7 or K8
- 2. ALL OTHERS

0 in  
1128-1134

Var #

1128 K9a. At what type of business or financial institution do you (and your family living here) have the (IRA/Keogh account[s])?  
(CHECK ALL THAT APPLY.)

A. COMMERCIAL BANK

- 1. Checked
- 5. Not checked
- 8. DK
- 9. NA
- 0. Inap, 2 in 1127

Use same code  
for V1129-1132.

1129 K9a-B. SAVINGS AND LOAN OR SAVINGS BANK

1130 K9a-C. CREDIT UNION

1131 K9a-D. INSURANCE COMPANY

1132 K9a-E. BROKER; MMMF

1133 K9a. OTHER

- 1. Checked
- 5. Not checked
- 8. DK
- 9. NA
- 0. Inap, 2 in 1127

0 in  
1134

1134 K9a. Other specify

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

Make  
card

- 97. Other
- 98. DK
- 99. NA
- 00. Inap, 2 in 1127; 5, 8-9 in 1133

Var #

1135 K10. (Aside from IRA and Keogh accounts), do you (or anyone in your family living here) have any savings certificates or any certificates of deposit or repurchase agreements at financial institutions--these certificates are held for a set period of time, and must be cashed or renewed at the maturity date?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in 1136-1141	<input type="checkbox"/>
-------------------	--------------------------

1136 K11. Do you (or anyone in your family living here) have any all-savers certificates?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in 1137	<input type="checkbox"/>
--------------	--------------------------

0. Inap, 5, 8-9 in 1135

1137 K11a. What is the total dollar value of all these certificates?

Code DOLLARS (000 001-999 995)

- 999 998. DK
- 999 999. NA

000 000. Inap, 5, 8-9 in 1135 or 1136

Var #

1138 K12. Do you (or anyone in your family living here) have any seven-day to ninety-day savings certificates, any six-month money market certificates, or repurchase agreements?

---

0 in  
1139

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1135

1139 K12a. What is the total dollar value of all these certificates?

---

Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5, 8-9 in 1135 or 1138

1140 K13. Do you (or anyone in your family living here) have any other certificates of deposit or savings certificates, such as small savers or four year certificates?

---

0 in  
1141

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1135

1141 K13a. What is the total dollar value of all these certificates of deposit or savings certificates?

---

Code DOLLARS (000 001-999 995)

- 999 998. DK
- 999 999. NA

000 000. Inap, 5, 8-9 in 1135 or 1140

Var #

1142 K14. Do you (or anyone in your family living here) have any money market mutual fund accounts at a mutual fund company or broker or any money market deposit accounts at commercial banks, savings and loan associations, savings banks, or credit unions? (Excluding the certificate accounts you already mentioned.)

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in 1143-1152	_____
	_____

1143 K14a. Altogether how many of these other money market mutual fund accounts or money market deposit accounts do you (and your family living here) have?

---

Code number of ACCOUNTS (01-95)

01. One

02. Two

98. DK

99. NA

00. Inap, 5, 8-9 in 1142

0 in 1147-1152	_____
-------------------	-------

0 in 1150-1152	_____
-------------------	-------

Var #

1144(#1) K14b. First, about the largest money market account.../About the next  
 1147(#2) money market account...)  
 1150(#3) Is this account at a commercial bank, a savings and loan  
 association or savings bank, a credit union, a broker or money  
 market mutual fund, or what?

---

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

00. Inap, 5, 8-9 in 1142; no further money market accounts

1145(#1) K14c. How much money is in this account?

---

1148(#2) Code DOLLARS (000 001-999 995) For 1145:  
 1151(#3) 999 998. DK - 8. DK  
 999 999. NA - 9. NA

000 000. Inap, 5, 8-9 in 1142; no further money market accounts

1146(#1) K14d. Does this account have any check-writing privileges?

---

1149(#2) 1. YES  
 1152(#3) 5. NO  
 8. DK  
 9. NA

0. Inap, 5, 8-9 in 1142; no further money market accounts



1983 SURVEY OF CONSUMER FINANCES

Screen 12

(K. Checking and Savings Accounts: K15-K24d)

Var #

1201 K15. Do you (or anyone in your family living here) have any savings accounts, including passbook, statement savings, share accounts, or Christmas Club Accounts?

0 in 1202-1212	1. YES
	5. NO
	8. DK
	9. NA

1202 K15a. Altogether how many of these kinds of savings accounts do you (and your family living here) have?

Code number of ACCOUNTS (01-95)

0 in 1205-1212	01. One
0 in 1207-1212	02. Two
0 in 1209-1212	03. Three
0 in 1211-1212	04. Four

98. DK  
99. NA  
00. Inap, 5, 8-9 in 1201

Var #

1203(#1) K15b. (First, about the largest savings account ...)  
1205(#2) (About the next largest savings account ...) Is the account at  
1207(#3) a commercial bank, a savings and loan association or a savings  
bank, a credit union, or what?  
-----  
1209(#4) Use FINANCIAL INSTITUTIONS Master Code EXCEPT:  
1211(#5) 00. Inap, 5, 8-9 in 1201; no further savings accounts

1204(#1) K15c. How much money is in the account?  
-----  
1206(#2) Code DOLLARS (000 001-999 995)  
1208(#3) 999 998. DK  
1210(#4) 999 999. NA  
1212(#5) 000 000. Inap, 5, 8-9 in 1201; no further savings accounts

Var #

1213 K16. Do you (or anyone in your family living here) have any U.S. government savings bonds?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in 1214	_____
	_____

1214 K16a. What is the total face value of all of the U.S. savings bonds that you (and your family) have?

---

Code DOLLARS (000 001-999 995)

- 999 998. DK
- 999 999. NA

000 000. Inap, 5, 8-9 in 1213

Var #

1215 K17. Do you (or anyone in your family living here) have any other type of corporate or government bond or bill, not including money market, IRA, or pension funds?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in 1216-1221	_____
	_____

1216 K17a. Do you (or anyone in your family living here) have any federal government bonds or bills?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in 1217	_____
	_____

0. Inap, 5, 8-9 in 1215

1217 K18a. What is the total face value of all of the (TYPE) that you (and your family living here) have?

---

Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5, 8-9 in 1215 or 1216

Var #

1218 K17b. Do you (or anyone in your family) have any state, county, or municipal bonds?

0 in  
1219

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1215

1219 K18b. FACE VALUE

Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5, 8-9 in 1215 or 1218

1220 K17c. Any corporate or foreign bonds, or any other bonds?

0 in  
1221

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1215

1221 K18c. FACE VALUE

Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5, 8-9 in 1215 or 1220

Var #

1222 K19. Do you (or anyone in your family living here) have any type of stocks or mutual funds, not including money market, IRA, or pension funds?

---

0 in 1223-1239
-------------------

- 1. YES
- 5. NO
- 8. DK
- 9. NA

1223 K19a. Do you (or anyone in your family living here) have any shares in a tax-free Mutual Fund?

---

0 in 1224
--------------

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1222

1224 K20a. What is the total market value of all of the (TYPE) that you (and your family living here) have?

---

Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5, 8-9 in 1222 or 1223

1225 K19b. (Any other) shares in Mutual Funds?

---

0 in 1226
--------------

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1222

Var #

1226 K20b. MARKET VALUE

Use same code as for V1224 EXCEPT:

000 000. Inap, 5, 8-9 in 1222 or 1225

1227 K19c. Publicly traded stock in the company where you (or your family here) work?

1. YES

5. NO

8. DK

9. NA

0. Inap, 5, 8-9 in 1222

0 in 1228	_____
	_____
	_____
	_____

1228 K20c. MARKET VALUE

Use same code as for V1224 EXCEPT:

000 000. Inap, 5, 8-9 in 1222 or 1227

1229 K19d. Publicly traded stock held in an investment club or partnership

1. YES

5. NO

8. DK

9. NA

0. Inap, 5, 8-9 in 1222

0 in 1230	_____
	_____
	_____
	_____

1230 K20d. MARKET VALUE

Use same code as for V1224 EXCEPT:

000 000. Inap, 5, 8-9 in 1222 or 1229

Var #

1231 K19e. Any other publicly traded preferred or common stock?

1. YES

5. NO

8. DK

9. NA

0. Inap, 5, 8-9 in 1222

0 in  
1232

1232 K20e. MARKET VALUE

Code DOLLARS (000-001)

-8. DK

-9. NA

000 000. Inap, 5, 8-9 in 1222 or 1231

1233 K19f. In how many different publicly owned companies do you (or anyone in your family living here) have stocks?

Code number of COMPANIES (01-95)

95. 95 or more

96. NONE

98. DON'T KNOW

99. NA

00. Inap, 5, 8-9 in 1222

Var #

1234 K21. Do you (or anyone in your family living here) have an account at a stock brokerage for the purchase or sale of stocks?

---

0 in 1235-1239
-------------------

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1222

1235 K21a. Over the past year, about how many times did you (or anyone in your family living here) purchase or sell stocks through a broker?

---

Code number of TIMES (01-95)

- 95. 95 times or more
- 96. NONE
- 98. DON'T KNOW
- 99. NA
- 00. Inap, 5, 8-9 in 1222 or 1234

1236 K21b. Excluding any account you've already mentioned, do you have a cash or call money account at a stock brokerage company?

---

0 in 1237
--------------

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1222 or 1234

Var #

1237 K21c. What is the total dollar value of all the cash or call money  
accounts that you (and your family living here) have?

---

Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5, 8-9 in 1222 or 1234 or 1236

1238 K21d. How many stock brokerage companies do you (and your family  
living here) do business with?

---

Code number of COMPANIES (01-95)

- 98. DK
- 99. NA

00. Inap, 5, 8-9 in 1222 or 1234

1239 K21e. Do you deal regularly with an office (of this/these) firm(s)  
outside the area where you live or work?

---

- 1. YES
- 5. NO

- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1222 or 1234

Var #

1240 K22. Do you (or anyone in your family living here) have other assets in a trust or managed investment account that you have not already mentioned?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in	_____
1241-1242	_____

1241 K22a. What is the total dollar amount of your (family's) interest in the trust or investment accounts?

---

Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5, 8-9 in 1240

1242 K22b. Who manages the trust or investment account?

---

Use FINANCIAL INSTITUTIONS Master Code EXCEPT:

00. Inap, 5, 8-9 in 1240

Var #

1243 K23. Excluding medicare or medicaid, do you (or anyone in your family living here) have medical insurance for doctor or hospital care?

- 1. YES
- 5. NO
- 8. DK
- 9. NA

1244 K24. Do you (or anyone in your family living here) have any life insurance?

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in  
1245-1248

1245 K24a. Are these policies term insurance, or are they the type which build up a cash value and you can borrow on them? (CHECK ALL THAT APPLY--ASK ALL FOLLOWUP QUESTIONS.)

0 in  
1247-1248

1. TERM

0 in  
1246

2. CASH VALUE

3. Both TERM and CASH VALUE checked

0 in  
1246-1248

- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1244

Var #

- 1246      K24b. What is the current face value of all the term life policies  
that you (and your family living here) have?  

---
- Code DOLLARS (000-001)
- 8. DK  
-9. NA
- 000 000. Inap, 5, 8-9 in 1244; 2, 8-9 in 1245
- 1247      K24c. What is the current face value of all the policies which build  
up a cash value that you (and your family living here) have?  

---
- Code DOLLARS (000-001)
- 8. DK  
-9.. NA
- 000 000. Inap, 5, 8-9 in 1244; 1, 8-9 in 1245; zero (V1248 only)
- 1248      K24d. What is the total cash value of these policies that you (and  
your family living here) have, excluding any money you already  
have borrowed against them?  

---
- Use same code for V1247



Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 13

(K. Checking and Savings Accounts: K25-K26n)

Var #

1301

K25. Do you (or anyone in your family living here) own or share ownership in a privately-held business, a farm, a professional practice or any type of partnership?

---

1. YES

5. NO

0 in 1302-1326	_____
	_____
	_____

8. DK

9. NA

Var #

1302

K25a. Do you (or anyone in your family living here) have an active management role in any of these (MENTIONED IN K25)?

---

0 in  
1303

1. YES

0 in  
1304-1326

5. NO

0 in  
1303

8. DK

9. NA

0. Inap, 5, 8-9 in 1301

1303

K25b. What is the total dollar value of your (family's) interest in all such businesses, farms, partnerships, or professional practices?

---

Code DOLLARS (000-001)

- 8. DK

- 9. NA

0 000 000. Inap, 5, 8-9 in 1301; 1, 8-9 in 1302

Var #

- 1304(#1) K26. What kind of business is it? (What is its major activity?)
- 1315(#2)
01. Farm; nursery, agricultural service, landscaping
  02. Restaurant
  03. Auto repair
  04. Direct sales; Amway; Avon; Mary Kay; Tupperware; Stanley Home products
  05. Contracting; construction services; plastering; painting; plumbing
  06. Real estate; insurance
  07. Professional practice including law, medicine; architecture; accounting
  08. Beauty shop
  09. Manufacturing, including printing & publishing
  10. Gas station
  11. Food and liquor stores
  12. Other wholesale or retail outlets
  13. Trucking; moving and storage
  14. Repair services; appliances, TV, upholstery, furniture, shoes.
  15. Personal services, including hotels, dry cleaners, funeral homes.
  16. Entertainment services, including dance studios, drive-in theaters
  17. Business management and consulting services.
  18. Other business services, including advertising, equipment rental, computer programming, and pest control.
  19. Banks and brokerage firms.

Make card
--------------

97. Other
98. DK
99. NA
00. Inap, 5, 8-9 in 1301; 5 in 1302; no second business

Var #

1305(#1) K26a. Is it a proprietorship, partnership, corporation, or what?

- 1316(#2)
- 1. PROPRIETORSHIP
  - 2. PARTNERSHIP
  - 3. CORPORATION

Make card

7. OTHER

- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1301; 5 in 1302; no second business

1306(#1) K26b. Does the business owe you (and your family living here) any money?

- 1317(#2)
- 1. YES
  - 5. NO

0 in next var

- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1301; 5 in 1302; no second business

1307(#1) K26c. How much does it owe you?

1318(#2) Code DOLLARS (0 000 001-9 999 995)

- 9 999 998. DK
- 9 999 999. NA

0 000 000. Inap, 5, 8-9 in 1301 or K26b for this business; 5 in 1302; no second business

1308(#1) K26d. Do you (or anyone in your family living here) owe the business any money that you didn't report earlier?

- 1319(#2)
- 1. YES
  - 5. NO

0 in next var

- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1301; 5 in 1302; no second business

Var #

1309(#1) K26e. How much (do you/does your family) owe?

1320(#2) Use same code as for V1307 EXCEPT:

0 000 000. Inap, 5, 8-9 in 1301 or K26d for this business;  
5 in 1302; no second business

1310(#1) K26f. What percentage of the business do you (and your family living here) own?

1321(#2)

Code PERCENT TO ONE DECIMAL

Warn 001

995. 99.5% or more

998. DK

999. NA

000. Inap, 5, 8-9 in 1301; 5 in 1302; no second business

1311(#1) K26g. What is your (family's) net share of this business worth?

1322(#2)

Code DOLLARS (000-001)

-6. ZERO

-8. DK

-9. NA

0 000 000. Inap, 5, 8-9 in 1301; 5 in 1302; no second business

1312(#1) K26h. What were the gross receipts or gross sales in 1982?

1323(#2)

Use same code as for V1311

1313(#1) K26j. What was its net income before taxes in 1982?

1324(#2)

Use same code as for V1311

-4. LOSS -- NA HOW MUCH.

(SEE V2550, V2551)

Var #

1314(#1) K26k. Do you (or anyone in your family living here) have an active  
(no #2) management role in any other business?

0 in  
1315-1324

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1301; 5 in 1302

1325 K26m. Do you (or anyone in your family living here) own or have an  
interest in any other partnership, privately-held business,  
a farm, or professional practice?

0 in  
1326

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5, 8-9 in 1301; 5 in 1302

1326 K26n. What is the total dollar value of your (family's) interest in  
these other partnerships, businesses, farms, or professional  
practices?

Code DOLLARS (000-001)

- 8. DK
- 9. NA

0 000 000. Inap, 5, 8-9 in 1301 or 1325; 5 in 1302

Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 14

(K: K27-K37c)

Var #

1401      K27. We have talked about various types of savings and investments. Do you (and your family living here) have any others that we haven't mentioned--such as a boat, or money loaned or invested with friends or relatives, or antiques, precious metals, gems, or art held for investment purposes?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in .1402-1407	_____
	_____

Var #1402(#1) K27a. What would those be? (Any other savings and investments?)

- 1404(#2) 01. Gold
- 1406(#3) 02. Silver
03. Other metals or metals NA type
10. Jewelry; gem stones
11. Cars (antique or classic)
12. Antiques
13. Art objects
14. Rare books
15. Coin collections
16. Stamp collection
17. Guns
18. Real estate except burial plots
19. Cemetary plots
20. China, figurines
21. Musical instruments
22. Livestock, horses
23. Oriental rugs
51. Boat
52. Camper; trailer
53. Airplane
54. Motorcycle
61. Loans to friends/relatives
62. Other loans or debts owed to R
63. Cash, NEC
71. Oil/gas leases/investments.

Make card	—	97. Other
--------------	---	-----------

98. DK
99. NA

00. Inap, 5, 8-9 in 1401; no further savings types

Var #

1403(#1) K27b. What is the total dollar amount you (and your family) have in  
1405(#2) (TYPE)?

---

1407(#3) Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5, 8-9 in 1401; no further savings types

1408 K28. Do you (or anyone in your family living here) owe any money not  
reported previously to make any of the investments you mentioned?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in 1409	

1409 K28a. How much is still owed on these loans?

---

Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5, 8-9 in 1408

1410 K29. INTERVIEWER CHECKPOINT

---

- 1. R HAS ANY TYPE OF CHECKING ACCOUNT ("YES" AT K1)
- 2. ALL OTHERS

0 in 1411-1425
-------------------

▶ CC: V1101
-------------

Var #

1411 K30. (CARD E) People have different reasons for choosing the institutions where they have their main checking account. For each of the following reasons, please tell me whether you think it is very important, somewhat important, not very important, or not at all important to you (and your husband/wife). First how important is a convenient location of the financial institution's offices in choosing where to have your main checking account?

K30a. CONVENIENT LOCATION OF OFFICES

1. VERY IMPORTANT
2. SOMEWHAT IMPORTANT
3. NOT VERY IMPORTANT
4. NOT AT ALL IMPORTANT

Use same code for V1412-1416.
----------------------------------

8. DK
9. NA

0. Inap, 2 in 1410

1412 K30b. Being able to obtain many financial services at one place.

1413 K30c. Automatic teller machine.

1414 K30d. A low service charge or low minimum balance requirements.

1415 K30e. High interest rates.

1416 K30f. Safety or absence of risk.

Var #

1417 K30g. Which of these reasons is most important to you (and your husband/wife) in choosing the institution where you have your main checking account?

---

- 01. a. Convenient location of offices
- 02. b. Being able to obtain many financial services at one place
- 03. c. Automatic teller machine
- 04. d. Low (no) service charge or low (no) minimum balance requirement
- 05. e. High interest rates
- 06. f. Safety or absence of risk

- 11. Hours; open Saturdays
- 12. Personal/friendly service

Make  
card

- 97. Other
- 98. DK
- 99. NA
- 00. Inap, 2 in 1410

Var #

1418 K31. Which of the following services do you (and your husband/wife) currently obtain from the institution where you have your main checking account--do you have any other checking account at the same institution as the main checking account?

K31a. ANOTHER CHECKING ACCOUNT?

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 2 in 1410

Use same code for V1419-1425.
----------------------------------

1419 K31b. Do you have any IRA or Keogh accounts at the same institution as the main checking account?

1420 K31c. Money market certificates, certificates of deposit, or certificate accounts?

1421 K31d. Any other money market or savings accounts?

1422 K31e. Credit cards?

1423 K31f. A mortgage loan?

1424 K31g. Any other loans?

1425 K31h. A brokerage or trust account?

Var #

1426 K32. Would you prefer doing business with banks and other financial institutions that have nationwide offices, or is having nationwide offices not important to you (and your husband/wife) in choosing a bank or financial institution?

---

- |              |       |                              |
|--------------|-------|------------------------------|
| 0 in<br>1427 | _____ | 1. PREFER NATIONWIDE OFFICES |
|              | _____ | 5. NOT IMPORTANT             |
|              | _____ | 8. DON'T KNOW                |
|              | _____ | 9. NA                        |

1427 K33. Would you prefer doing business with banks and other financial institutions that have statewide offices, or is having statewide offices not important to you (and your husband/wife) in choosing a bank or financial institution?

---

- 1. PREFER STATEWIDE OFFICES
- 5. NOT IMPORTANT
- 8. DON'T KNOW
- 9. NA
- 0. Inap. 1, 8-9 in 1426

1428 K34. Would you prefer doing business with banks and other financial institutions that could also offer services similar to stock brokers, real estate agents, and insurance companies, or would having these additional services not be important to you (and your husband/wife) in choosing a bank or other financial institution?

---

- |                   |       |                             |
|-------------------|-------|-----------------------------|
| 0 in<br>1429-1432 | _____ | 1. OTHER SERVICES PREFERRED |
|                   | _____ | 5. NOT IMPORTANT            |
|                   | _____ | 8. DON'T KNOW               |
|                   | _____ | 9. NA                       |

Var #

1429 K35. Would you (and your husband/wife) be very interested, somewhat interested, or not at all interested, in doing business with banks and other financial institutions that could ...

K35a. buy or sell market stocks and bonds for its customers?

1. VERY INTERESTED
3. SOMEWHAT INTERESTED
5. NOT AT ALL INTERESTED

Use same code for V1430-1432.
----------------------------------

8. DK
9. NA

0. Inap, 5, 8-9 in 1428

1430 K35b. help customers find buyers or sellers for homes and other properties as real estate agents?

1431 K35c. sell home and automobile insurance?

1432 K35d. sell life insurance?

Var #

- 1433(a) K36. Now that we have talked about the kinds of accounts, investments, loans, and credit cards you have, we are interested in finding out how many different financial institutions you (and your family living here) regularly use, not counting different branches of the same institution.
  - 1435(b)
  - 1437(c)
  - K36a. How many different commercial banks do you (and your family) do business with?
  - K36b. How many savings and loan associations, savings banks, or credit unions do you (and your family) do business with?
  - K36c. How many finance or loan companies do you (and your family) do business with?
- 

Code NUMBER (00-95)

95. 95 or more.

98. DK

99. NA

00. NONE

0 in next var

- 1434(a) K37. Do you (or anyone living here) regularly do business with a branch office outside the area where you live or work?
  - 1436(b)
- 

- 1438(c)
- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 00 in K36 for this item



Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 15

(R. Respondent Employment: R1-R19)

Var #

1501 RL. SUMMARY OF OCCUPATION STATUS

---

Code Occupation Status Summary precoded in green by editors

- 11. Worker only; works 20 hours or more a week
- 12. Worker only; works less than 20 hours a week
- 13. Worker + retired/disabled; works 20 hours or more a week
- 14. Worker + student; works 20 hours or more a week
- 15. Worker + housewife/other; works 20 hours or more a week
- 16. Worker + unemployed; works 20 hours or more a week
  
- 20. Temporarily laid off
  
- 30. Unemployed and looking for work--has worked before
- 31. Unemployed and looking for work--never worked before
- 32. Unemployed and looking; works less than 20 hours a week
  
- 50. Retired/Disabled--not working at all now
- 51. Retired/Disabled--works less than 20 hours a week
  
- 70. Student; not working at all now
- 72. Student; works less than 20 hours a week
  
- 80. Housewife/Other not in labor force; not working at all now
- 81. Housewife/Other not in labor force; works less than 20 hours a week
  
- 97. Other (incl. other combination)
- 99. NA

Make  
card

Var #

1502 R1. We are interested in your present job status. Are you working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a student (a housewife), or what?  
 (CHECK ALL THAT APPLY--E.G., RETIRED AND WORKING NOW--ASK ALL FOLLOW-UP QUESTIONS).

---

0 in  
1503-1508

- 01. WORKING NOW; ON STRIKE; SICK LEAVE
- 02. TEMPORARILY LAID OFF; ON EXTENDED LEAVE
- 21. Combination Box 1 and Box 2 checked

0 in  
1503-1505

- 03. UNEMPLOYED AND LOOKING FOR WORK
- 04. RETIRED; DISABLED
- 05. STUDENT
- 06. HOUSEWIFE
- 07. OTHER (including voluntarily out of labor force)
- 96. Other combination at R1 which includes Box #1
- 97. Other combinations at R1 not including Box #1
- 99. NA-See supervisor before coding this

Var #

1503

R1a. Do you expect to go back to work at this job?

0 in  
1506-1508

1. YES

0 in  
1504-1505

5. NO

8. DK

9. NA

0. Inap, 01, 03-07, 96-99 in 1502

1504

R1b. When did you last work on this job? - MONTH

Code MONTH (01-12)

98. DK

99. NA

00. Inap, 01, 03-07, 96-99 in 1502; 5, 8-9 in 1503

1505

R1b. YEAR

Code YEAR (1980-1983)

9998. DK

9999. NA

0000. Inap, 01, 03-07, 96-99 in 1502; 5, 8-9 in 1503

Var #

1506

Rlc. Are you doing any work for pay at the present time?

---

0 in  
1507-1508

- 1. YES
- 5. NO
- 9. NA
- 0. Inap, 01 in 1502; 1 in 1503

1507

Rld. Have you ever done any work for pay?

---

0 in  
1508-1543  
1601-1642  
1701-1754  
1801-1850  
1901-1920

- 1. YES
- 5. NO
- 9. NA
- 0. Inap, 01 in 1502; 1 in 1503 or 1506

1508

Rle. INTERVIEWER CHECKPOINT

---

0 in  
1509-1543  
1601-1642

- 1. R IS RETIRED/DISABLED

0 in  
1509-1543  
1601-1642  
1701-1728

- 2. R IS UNEMPLOYED/STUDENT/HOUSEWIFE/ OTHER
- 9. NA
- 0. Inap, 01 in 1502; 1 in 1503 or 1506; 5 or 9 in 1507

Var #

- 1509 R2. Next are some questions about your current, main job. What is the official title of your job (the title that your employer uses)?
- R2a. What sort of work do you do on your main job?
- R2b. Tell me a little more about what you do.
- 

Code 3 digit 1970 Census Occupation number precoded in green by editor EXCEPT:

000. Inap, 5 or 9 in 1507; 1 or 2 in 1508

- 1510 R3. What kind of business or industry do you work in--that is, what do they make or do at the place where you work?
- 

Code 3 digit 1970 Census Occupation number precoded in green by editor EXCEPT:

000. Inap, 5 or 9 in 1507; 1 or 2 in 1508

- 1511 R4. Are you self-employed on your main job?
- 

0 in 1512-1513 1633-1637
--------------------------------

1. YES
5. NO
8. DK
9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508

- 1512 R4a. About how many other employees work for this company or organization, including all locations--fewer than 100 employees, or more than 100 employees?
- 

1. FEWER THAN 100 EMPLOYEES
2. 100 OR MORE EMPLOYEES
8. DK
9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1511

Var #

1513

R5. Is this employer a unit or agency of the federal government, a state or local government, a public school or college, a private school or college, or any branch of the military service?

- 1. FEDERAL
- 2. STATE OR LOCAL
- 3. PUBLIC SCHOOL OR COLLEGE
- 4. PRIVATE SCHOOL OR COLLEGE
- 5. MILITARY

BEWARE

- 6. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1511

1514

R6. How many years have you worked for (this employer/yourself)?

Code number of YEARS (01-75)

97. "All my life"

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508

Convert "Since (YR)" answers to number of years.

1515

R7. How many more years do you expect to continue working for (this employer/yourself)?

Code number of YEARS (01-50)

96. NEVER PLAN TO RETIRE

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508

Convert "Until Age" answers to number of years.

Var #

1516 R8. About how many paid hours do you work on your main job in an average week?

---

Code HOURS per WEEK (01-75)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508

1517 R9. How many weeks per year would you expect to work on this job in a normal year, including paid vacations?

---

Code number of WEEKS (01-52)

Make  
card

97. Other

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508

Var #

1518 R10. About how much do you earn before taxes on your main job? (Was  
that per hour, week, month, or year?) - DOLLARS

---

Code \$ DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5 or 9 in 1507; 1 or 2 in 1508

1519 Dummy Variable - Built = to 00 not displayed

1520 R10. Per

---

- 2. Day
- 3. Week
- 4. 2 weeks; bimonthly
- 5. Month
- 6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508

Var #

1521 R11. Are you covered on this job by a union or employee-association contract?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508

1522 R12. Are you covered by Social Security on this job?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508

1523 R13. INTERVIEWER CHECKPOINT

---

0 in  
1524-1543  
1601-1625

- 1. R IS SELF-EMPLOYED
- 2. R HAS WORKED FOR THIS EMPLOYER 2 YEARS OR LONGER OR STARTED BEFORE 1981 (IN R6)

▶ CC: (R4) V1511

0 in  
1524-1527

- 3. ALL OTHERS
- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508

Var #

1524 R14. Have you ever done some other kind of work or different job  
for this employer?

---

1. YES  
5. NO  
8. DK  
9. NA

0 in  
1525-1527

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 or 3 in 1523

1525 R14a. How many other kinds of work or different jobs have you had with  
this employer?

---

Code number of KINDS OF WORK (01-20)\*

98. DK  
99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 or 3 in 1523;  
5, 8-9 in 1524

1526 R14b. What sort of work did you do (at the longest of these jobs)?  
R14c. Tell me a little more about what you did.

---

Code 3 digit Census Occupation Code precoded in green  
by editors EXCEPT:

000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 or 3 in 1523;  
5, 8-9 in 1524

1527 R14d. How many years did you do this type of work or job for this  
employer?

---

Code number of YEARS (01-45)

01. One year or less  
98. DK  
99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 or 3 in 1523;  
5, 8-9 in 1524

Var #

1528 R15. Are you covered by a pension or retirement plan on this job, not including social security (or Railroad Retirement)?

---

0 in  
1529-1530

1. YES

0 in  
1531-1543  
1601-1625

5. NO

8. DK

9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523

1529 R15a. Will you be covered by such a plan if you continue to work for this employer?

---

0 in  
1530

1. YES

5. NO

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523 or 1528

1530 R15b. How many more years must you work for this employer to be included in this plan?

---

Code number of YEARS (01-50)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523 or 1528; 5, 8-9 in 1529

Var #

1531 R16. Does this pension plan include people who work for other employers as well as your own?

---

- 1. YES
- 5. NO
- 8. DON'T KNOW
- 9. NA
- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528

1532 R16a. With this employer, are you covered by one basic plan, a main plan with optional parts, or by more than one plan?

---

0 in  
1534

- 1. ONE PLAN
- 2. OPTIONAL PARTS
- 3. MORE THAN ONE PLAN

BEWARE!

- 4. DON'T KNOW
- 9. NA
- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528

Var #

1533

R16b. How many years have you been included in the main or basic plan, including only the years that count toward your pension or retirement benefits?

---

Code number of YEARS (01-95)

Convert "Since YR" answers to number of years.

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528

1534

R16c. (IF HAS OPTIONAL OR SECOND PLAN)  
How many years have you been included in the (optional/second) plan including only the years that count toward your pension or retirement benefits?

---

Code number of YEARS (01-95)

If answered "Since YR", convert to number of years.

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528; 1 in 1532

Var #

1535

R16d. All pension plans have vesting rules that guarantee that an employee who has been in the plan a certain number of years earns the right to some pension benefits, even if the employee leaves and is no longer covered by the plan. Have you worked under the main or basic plan long enough to earn this right?

---

0 in  
1536

- 1. YES
- 5. NO
- 8. DON'T KNOW
- 9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528

1536

R16e. How many more years must you be included in this plan in order to eventually earn the right to receive some benefits?

---

Code number of YEARS (01-40)

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 1, 8-9 in 1535

Var #

1537

R17. What is the youngest age or the minimum years of service at which you could receive full retirement benefits from the main or basic pension plan? (CHECK ALL THAT APPLY AND SPECIFY AGE, YEARS, OR COMBINATION).

0 in  
1539

1. a. AGE checked

If both a and b are checked, code 6

0 in  
1533

2. b. YEARS checked

3. c. AGE AND YEARS checked; a and b checked

0 in  
1538

4. d. WHEN AGE PLUS YEARS = checked

Make  
card

5. e. OTHER checked

6. AGE OR YEARS (from OTHER or marginal note)  
(a and b checked)

Make  
card

7. Other combinations

0 in  
1538-1539

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528

Var #

1538

R17. YOUNGEST AGE

---

Code YOUNGEST AGE (20-70)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 2 or 4, 8-9 in 1537

1539

R17. YEARS OF SERVICE OR POINT COMBINATION

---

Code number of YEARS OR POINTS (01-95)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
1, 8-9 in 1537

Var #

1540 R18. If you wished to, could you retire earlier and receive reduced benefits from this plan?

---

0 in  
1541-1543

- 1. YES
- 5. NO
- 8. DON'T KNOW
- 9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528

1541 R19. What is the youngest age or the minimum years of service at which you could retire and begin drawing at least partial benefits from the main or basic pension plan? (CHECK ALL THAT APPLY AND SPECIFY AGE, YEARS, OR COMBINATION.)

---

0 in  
1543

1. a. AGE checked

If both a and b are checked, code 6

0 in  
1542

2. b. YEARS checked

3. c. AGE AND YEARS checked; a & b both checked

0 in  
1542

4. d. WHEN AGE PLUS YEARS = checked

Make  
card

5. e. OTHER checked (except 6)

6. AGE OR YEARS (from OTHER or marginal note)  
(a and b checked)

Make  
card

7. Other combinations

0 in  
1542-1543

- 8. DON'T KNOW
- 9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528; 5, 8-9 in 1540

Var #

1542 R19. YOUNGEST AGE

---

Code YOUNGEST AGE (20-75)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1540; 2, 4, 8-9 in 1541

1543 R19. YEARS OF SERVICE OR POINT COMBINATION

---

Code number of YEARS or POINTS (01-95)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1540; 1, 8-9 in 1541



Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 16

(R. Respondent Employment: R20-R27)

Var #

1601 R20. At what age do you expect to start receiving benefits from the  
main or basic pension plan?

---

Code AGE (20-75)

98. DK

99. NA

97. Never, don't expect to work here that long.

00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528

Var #

1602 R21. SUMMARY: In total, how much do you expect to receive from all parts of the pension plan(s), per month or year, or as a proportion of your pay at the time you retire?

---

0 in 1605 — 1. Answered as \$ \_\_\_\_\_ Per \_\_\_\_\_

0 in 1603-1604 — 2. Answered as % of Pay

0 in 1605 — 3. Answered as Lump sum \$

5. None, nothing.

Make card — 7. Other

0 in 1603-1605 — 8. DON'T KNOW  
9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528

1603 R21. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

000 000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528; 2, 8-9 in 1602

1604 R21. Per

---

5. Month  
6. Year

Make card — 7. Other

8. Lump sum; one payment only  
9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528; 2, 8-9 in 1602

Var #1605 R21. Percent

Code PERCENT TO ONE DECIMAL (001-995)

998. DK

999. NA

000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 1, 3, 8-9 in 16021606 R22. Did you make any contributions to any part of the pension  
plan(s) during 1982, such as by having money deducted from  
your pay?

1. YES

5. NO

0 in  
1607-1616

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 15281607 R22a. Are you required to contribute?

1. YES

5. NO

0 in  
1608-1612

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1606

Var #

1608 R22b. SUMMARY: What amount or percent of your pay are you required to contribute?

---

0 in  
1610-1611

1. R answered % of Pay

0 in  
1609

2. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

Make  
card

7. Other

0 in  
1609-1611

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1606 or 1607

1609

R22b. PERCENT OF PAY

---

Code PERCENT TO ONE DECIMAL (001-995)

998. DK

999. NA

000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1606 or 1607; 2, 8-9 in 1608

Var #

1610 R22b. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

000 000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1606 or 1607;  
1, 8-9 in 1608

1611 R22b. PER

---

3. Week  
4. 2 weeks; bimonthly  
5. Month  
6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1606 or 1607; 1, 8-9 in 1608

1612 R22c. Do you also make voluntary contributions?

---

1. YES  
5. NO  
8. DON'T KNOW  
9. NA

0 in  
1613-1616

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1606 or 1607

Var #

1613

R22d. SUMMARY:

What amount or percent of your pay did you voluntarily contribute in 1982?

---

0 in  
1615-1616

1. R answered % of Pay

0 in  
1614

2. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

Make  
card

7. Other

0 in  
1614-1616

8. DK

9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1606 or 1612

1614

R22d. PERCENT

---

Code PERCENT TO ONE DECIMAL (001-995)

996. NONE

998. DK

999. NA

000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1606 or 1612; 2, 8-9 in 1613

Var #

1615 R22d. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1606 or 1612;  
1, 8-9 in 1613

1616 R22d. Per

---

3. Week

4. 2 weeks; bimonthly

5. Month

6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 5, 8-9 in 1606 or 1612; 1, 8-9 in 1613

Var #

1617 R23. Some pension plans have a definite formula based on years of service or salary. Some plans base benefits on how much money has accumulated in a person's account. Other plans use both ways of setting benefits. How are the benefits for your pension determined, (including the optional/second plan)—by a definite formula based on years of service or salary, or by the amount of money in your account or in both ways?

0 in  
1618-1625

- 1. DEFINITE BENEFIT FORMULA
- 3. BOTH
- 5. MONEY ACCUMULATED IN ACCOUNT
- 8. DON'T KNOW
- 9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528

1618 R23a. Does your employer make contributions to your account?

0 in  
1619-1622

- 1. YES
- 5. NO
- 8. DON'T KNOW
- 9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528; 1, 8-9 in 1617

R23b. SUMMARY:

1619 What amount or percent of pay did your employer contribute to your account in 1982?

0 in  
1622

1. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

0 in  
1620-1621

2. R answered % of Pay

5. None, nothing; just joined plan in '82.'

Make  
card

7. Other

0 in  
1620-1622

- 8. DK
- 9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528; 1, 8-9 in 1617; 5, 8-9 in 1618

Var #

1620 R23b. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

000 000. Inap, 5, 8 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 1, 8-9 in 1617; 5, 8-9 in 1618;  
2, 8-9 in 1619

1621 R23b. Per

---

3. Week  
4. 2 weeks; bimonthly  
5. Month  
6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 1, 8-9 in 1617; 5, 8-9 in 1618;  
2, 8-9 in 1619

1622 R23b. PERCENT

---

Code PERCENT TO ONE DECIMAL (001-995)

996. NONE  
998. DK  
999. NA

000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 1, 8-9 in 1617; 5, 8-9 in 1618;  
1, 8-9 in 1619

Var #

1623 R23c. What is the approximate dollar amount in your account now?

Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1523;  
5, 8-9 in 1528; 1, 8-9 in 1617

1624 R23d. How much could you withdraw from this account today if you were to leave this employer?

Code DOLLARS (000 001-999 995)

Make card

999 997. Other, non-dollar response (except %)

- 999 998. DON'T KNOW
- 999 999. NA

000 000. R answered % OF ACCOUNT BALANCE; Inap, 5 or 9 in 1507;  
1 or 2 in 1508; 1 in 1523; 5, 8-9 in 1528;  
1, 8-9 in 1617

1625 R23d. % OF ACCOUNT BALANCE

Code PERCENT TO ONE DECIMAL (001-995)

- 996. 100%; "All"
- 998. DON'T KNOW
- 999. NA

000. R answered DOLLARS; Inap, 5 or 9 in 1507; 1 or 2 in 1508;  
1 in 1523; 5, 8-9 in 1528; 1, 8-9 in 1617

Var #

1626 R24. (Excluding the pension plans you already mentioned,) do you participate on this job in any tax-deferred compensation or savings plans, such as a "thrift" or a profit sharing plan?

0 in  
1627-1640

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508

1627 R24a.

0 in  
1628-1640

- 01. IRA OR KEOGH
- 02. Thrift plan, savines plan, savings investment plan
- 03. Profit sharing plan - NFS (except 04)
- 04. Stock option plan, ESOP, stock ownership plan, stock savings plan
- 05. Annuity plan
- 06. Credit Union/account shares

- 91. Company name given, but account type NA.
- 90. Tax sheltered, tax deferred; deferred compensation plan, not codeable above.

Make  
card

- 97. Other
- 98. DK
- 99. NA
- 00. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 5, 8-9 in 1626

Var #

1628 R24b. Did you make any contributions to this plan during 1982, such as by having money deducted from your pay?

---

- 1. YES
- 5. NO
- 8. DON'T KNOW
- 9. NA
- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 5, 8-9 in 1626; 01 in 1627

0 in  
1629-1632

R24c. SUMMARY:  
1629 What amount of percent of your pay did you contribute in 1982?

---

- 1. R answered % of Pay
- 2. R answered \$ \_\_\_\_ Per \_\_\_\_
- 5. None, nothing; just joined plan in '82.'
- 7. Other
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 5, 8-9 in 1626; 01 in 1627; 5, 8-9 in 1628

0 in  
1631-1632

0 in  
1630

Make  
card

0 in  
1630-1632

1630 R24c. PERCENT

---

Code PERCENT TO ONE DECIMAL (001-995)

- 998. DK
- 999. NA
- 000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 5, 8-9 in 1626; 01 in 1627; 5, 8-9 in 1628; 2, 8-9 in 1629

Var #

1631 R24c. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

000 000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 5, 8-9 in 1626;  
01 in 1627; 5, 8-9 in 1628; 1, 8-9 in 1629

1632 R24c. Per

---

3. Week  
4. 2 weeks; bimonthly  
5. Month  
6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 5, 8-9 in 1626;  
01 in 1627; 5, 8-9 in 1628; 1, 8-9 in 1629

1633 R24d. (IF NOT SELF-EMPLOYED) Does your employer make contributions  
to this plan?

---

1. YES  
5. NO

0 in  
1634-1637

8. DON'T KNOW  
9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1511;  
5, 8-9 in 1626; 01 in 1627

Var #

1634 R24e. SUMMARY: What amount or percent of pay did your employer contribute in 1982?

---

0 in  
1637

1. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

0 in  
1635-1636

2. R answered % of Pay

5. None, nothing; just joined plan in '82.'

Make  
card

7. Other

0 in  
1635-1637

8. DK

9. NA

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1511;  
5, 8-9 in 1626; 01 in 1627; 5, 8-9 in 1633

1635 R24e. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1511;  
5, 8-9 in 1626; 01 in 1627; 5, 8-9 in 1633;  
2, 8-9 in 1634

1636 R24e. Per

---

3. Week

4. 2 weeks; bimonthly

5. Month

6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1511;  
5, 8-9 in 1626; 01 in 1627; 5, 8-9 in 1633;  
2, 8-9 in 1634

Var #

1637

R24e. PERCENT

---

Code PERCENT TO ONE DECIMAL (001-995)

998. DK

999. NA

000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1511;  
5, 8-9 in 1626; 01 in 1627; 5, 8-9 in 1633;  
1, 8-9 in 1634

1638

R24f. What is the approximate dollar amount in your account now?

---

Code DOLLARS (000-001)

-8. DK

-9. NA

000 000. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 5, 8-9 in 1626;  
01 in 1627

Var #

1639 R24g. How much could you withdraw from this account today if you  
were to leave this employer?

---

Code DOLLARS (000-001)

Make  
card

-7. Other, non-dollar response (except %)

-8. DK

-9. NA

000 000. R answered % of ACCOUNT BALANCE: Inap, 5 or 9 in 1507;  
1 or 2 in 1508; 5, 8-9 in 1626; 01 in 1627

1640 R24g. % OF ACCOUNT BALANCE

---

Code PERCENT TO ONE DECIMAL (001-995)

998. DK

999. NA

000. R answered DOLLARS; Inap, 5 or 9 in 1507; 1 or 2 in 1508;  
5, 8-9 in 1626; 01 in 1627

Var #

1641 R25. INTERVIEWER CHECKPOINT

0 in  
1642,  
1729-1754  
1801-1826

- 1. R IS RETIRED/DISABLED IN R1 AND IS CURRENTLY WORKING FOR PAY
- 2. ALL OTHERS
- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508

▶ CC: V1501

1642 R26. Have you worked for pay for any other employer, or were you self-employed on any prior job?

R27. I'd like to ask you about the longest prior job you've had ...

0 in  
1701-1754

- 1. YES

0 in  
1701-1754  
1801-1850

- 5. NO
- 8. DK
- 9. NA

- 0. Inap, 5 or 9 in 1507; 1 or 2 in 1508; 1 in 1641



Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 17

(R. Respondent Employment: R28-R49, Cols. A & B)

Var #

1701(A) R28. What was the official title of your job ...  
1729(B) COLUMN A (before you became retired/disabled?)  
COLUMN B (on your last paid job?)

R28b. Tell me a little more about what you did.

Code 3 digit Census Occupation Code precoded in green by  
editors EXCEPT:

000. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

1702(A) R29. What kind of business or industry did you work in--that is,  
1730(B) what did they make or do at the place where you worked?

Code 3 digit Census Industry Code precoded in green by  
editors EXCEPT:

000. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

Var #

1703(A) R30. Were you self-employed on this job?

1731(B)

0 in  
1704-  
1705(A)  
OR  
1732-  
1733(B)

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

1704(A) R31. About how many other employees worked for this company or organization, including all locations--fewer than one hundred or more than one hundred employees?

1732(B)

- 1. FEWER THAN 100
- 2. 100 OR MORE
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 1, 8-9 in 1703(A) or 1731(B);  
2 in 1726(B)

1705(A) R32. Was this employer a unit or agency of the federal government, a state or local government, a public school or college, a private school or college, or any branch of the military service?

1733(B)

- 1. FEDERAL
- 2. STATE OR LOCAL
- 3. PUBLIC SCHOOL
- 4. PRIVATE SCHOOL
- 5. MILITARY

BEWARE!

- 6. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 1, 8-9 in 1703(A) or 1731(B);  
2 in 1726(B)

Var #

1706(A) R33. In what month and year did you stop working for (this employer/  
 1734(B) yourself)? - MONTH

---

Code MONTH (01-12)

96. Still on this job

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

1707(A) R33. YEAR

---

1735(B) Code 4 digit YEAR (1923-1983)

9996. Still on this job

9998. DK

9999. NA

0000. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

1708(A) R34. How many years did you work for (this employer/yourself)?

---

1736(B) Code number of YEARS (01-60)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

Var #

1709(A) R35. About how many paid hours did you work on this job in an average  
1737(B) week?

---

Code number of HOURS PER WEEK (01-95)

98. DK  
99. NA

00. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

1710(A) R36. How many weeks per year did you work on this job in a normal  
1738(B) year, including paid vacation?

---

Code number of WEEKS (01-52)

98. DK  
99. NA

00. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

Var #

1711(A) R37. How much did you earn before taxes during a typical week or  
1739(B) month when you left this job?

---

Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

If wage given in per hour  
or day, convert to per  
week and code whole dollars.

000 000. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

1712(A) R37. Per

---

1740(B) 3. Week  
4. 2 weeks; bimonthly  
5. Month  
6. Year

Make card — 7. Other

9. NA; DK

0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

1713(A) R38. Were you covered on this job by a union or employee-association  
1741(B) contract?

---

1. YES  
5. NO  
  
8. DK  
9. NA

0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

1714(A) R39. Were you covered by Social Security on this job?

---

1742(B) Use same code as for V1713

Var #

1715(A) R40. INTERVIEWER CHECKPOINT

---

1743(B)

0 in  
1716-  
1725(A)  
OR  
1744-  
1753(B)

- 1. R WAS SELF-EMPLOYED ON THIS JOB
- 2. ALL OTHERS
- 0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 2 in 1726(B)

CC: R30

1716(A) R41. Do you currently receive retirement, disability or other pension  
1744(B) benefits from this employer, not including Social Security (or  
Railroad Retirement)?

---

0 in  
1717-  
1719(A)  
OR  
1745-  
1747(B)

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 1 in 1715(A) or 1743(B);  
2 in 1726(B)

1717(A) R41a. How many years have you received these benefits?

---

1745(B)

Code number of YEARS (01-40)

- 98. DK
- 99. NA

If answered "since YR"  
convert to number of  
YEARS.

- 00. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 1 in 1715(A) or 1743(B);  
5, 8-9 in 1716(A) or 1744(B); 2 in 1726(B)

Var #

1718(A) R41b. How much did you receive in 1982?

1746(B) Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 1 in 1715(A) or 1743(B);  
5, 8-9 in 1716(A) or 1744(B); 2 in 1726(B); NONE

1719(A) R41b. Per

1747(B)

0 in  
1720-1724(A)  
1748-1752(B)

- 3. Week
- 4. 2 weeks; bimonthly
- 5. Month
- 6. Year

Make  
card

7. Other

9. NA; DK; NONE

0 in  
1720-1724(A)  
1748-1752(B)

0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 1 in 1715(A) or 1743(B);  
5, 8-9 in 1716(A) or 1744(B); 2 in 1726(B)

1720(A) R42. Do you expect to receive retirement or other pension benefits  
1748(B) from this employer at some future time?

0 in  
1721-  
1725(A)  
OR  
1749-  
1753(B)

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
1, 5, 8-9 in 1642; 1 in 1715(A) or 1743(B);  
2 in 1726(B); 3-7, 9 in 1719(A) or 1747(B)

Var #

1721(A) R43. At what age do you expect to start receiving benefits from this  
 1749(B) employer?

Code AGE (20-85)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
 1, 5, 8-9 in 1642; 1 in 1715(A) or 1743(B);  
 5, 8-9 in 1720(A) or 1748(B); 2 in 1726(B);  
 3-7, 9 in 1719(A) or 1747(B)

1722(A) R44. How much do you expect to receive in benefits from this pension  
 1750(B) plan per month or per year?

Code DOLLARS (000 001-999 995)

Make  
card

999 997. Other, non-dollar response (except %)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
 1, 5, 8-9 in 1642; 1 in 1715(A) or 1743(B);  
 5, 8-9 in 1720(A) or 1748(B); 2 in 1726(B);  
 3-7, 9 in 1719(A) or 1747(B)

1723(A) R44. Per

1751(B)

5. Month

6. Year

Make  
card

7. Other

8. Lump sum payment

9. NA; DK

0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
 1, 5, 8-9 in 1642; 1 in 1715(A) or 1743(B);  
 5, 8-9 in 1720(A) or 1748(B); 2 in 1726(B);  
 3-7, 9 in 1719(A) or 1747(B)

Var #

1724(A) R45. Some pension plans have a definite formula based on years of  
 1752(B) service or salary. Some plans base benefits on how much money  
 has accumulated in a person's account. Other plans use both  
 ways of setting benefits. How were the benefits for your pension  
 determined--by a definite formula based on years of service or  
 salary, or by the amount of money in your account, or in both ways?

---

- 1. DEFINITE FORMULA
- 2. MONEY IN ACCOUNT
- 3. BOTH
  
- 8. DON'T KNOW
- 9. NA
  
- 0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
 1, 5, 8-9 in 1642; 1 in 1715(A) or 1743(B);  
 5, 8-9 in 1720(A) or 1748(B); 2 in 1726(B)

1725(A) R46. Did this plan cover people who worked for other employers  
 1753(B) as well as your own?

---

- 1. YES
- 5. NO
  
- 8. DON'T KNOW
- 9. NA
  
- 0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
 1, 5, 8-9 in 1642; 1 in 1715(A) or 1743(B);  
 5, 8-9 in 1720(A) or 1748(B); 2 in 1726(B)

1726(A) R47. INTERVIEWER CHECKPOINT

---

(NO B)

0 in 1727
--------------

1. R IS RETIRED/DISABLED AND CURRENTLY WORKING FOR PAY

0 in 1728-1754
-------------------

2. ALL OTHERS (Retired/disabled only)

0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1, 5, 8-9 in 1642

Var #

1727(A) R48. Have you worked for pay for any other employer, or were you  
 1754(B) self-employed on any prior job?

0 in 1801-1850	1. YES
	5. NO
	8. DK
	9. NA

0. Inap, 5 or 9 in 1507; 2 in 1508(A); 1 in 1641(B);  
 1, 5, 8-9 in 1642; 1 in 1726; 2 in 1726(B)

1728(A) R49. Do you expect to or do you now receive a pension from any  
 (NO B) employer other than the ones we have already talked about?

0 in 1827-1850	1. YES
	5. NO
	8. DK
	9. NA

0. Inap, 5 in 1507; 2 in 1508; 1, 5, 8-9 in 1642; 2 in 1726(A)

For Variables 1729-1754 see pages 1-10.

Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 18

(R. Respondent Employment: R28-R49, Cols. C & D)

Var #

1801(C) R28. What was the official title of your job ...  
COLUMN C (on your longest prior job?)  
1827(D) COLUMN D (from which you expect to or now receive a pension?)  
R28b. Tell me a little more about what you did.

Code 3 digit Census Occupation Code precoded in green by  
editors EXCEPT:

000. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D)

1802(C) R29. What kind of business or industry did you work in--that is,  
1828(D) what did they make or do at the place where you worked?

Code 3 digit Census Industry Code precoded in green by  
editors EXCEPT:

000. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D)

Var #1803(C) R30. Were you self-employed on this job?

1829(D)

	1. YES
0 in	5. NO
1804-	
1805(A)	8. DK
OR	9. NA
1830-	
1831(B)	0. Inap.

1804(C) R31. About how many other employees worked for this company  
 1830(D) or organization, including all locations--fewer than one  
hundred or more than one hundred employee?

- 1. FEWER THAN 100
- 2. 100 OR MORE
- 8. DK
- 9. NA
- 0. Inap.

1805(C) R32. Was this employer a unit or agency of the federal  
 1831(D) government, a state or local government, a public school  
or college, a private school or college, or any branch  
of the military service?

- 1. FEDERAL
- 2. STATE OR LOCAL
- 3. PUBLIC SCHOOL
- 4. PRIVATE SCHOOL
- 5. MILITARY
- 6. NO
- 8. DK
- 9. NA
- 0. Inap.

Var #

1806(C)  
1832(D)

R33. In what month and year did you stop working for (this employer/  
yourself)? - MONTH

Code MONTH (01-12)

96. Still working on this job.

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D)

1807(C)  
1833(D)

R33. YEAR

Code 4 digit YEAR (1923-1983)

9996. Still working on this job.

9998. DK

9999. NA

0000. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D)

1808(C)  
1834(D)

R34. How many years did you work for (this employer/yourself)?

Code number of YEARS (01-60)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D)

Var #

1809(C) R35. About how many paid hours did you work on this job in an  
1835(D) average week?

Code number of HOURS PER WEEK (01-95)

98. DK

99. NA

00. Inap.

1810(C) R36. How many weeks per year did you work on this job in a  
1836(D) normal year, including paid vacation?

Code number of WEEKS (01-52)

98. DK

99. NA

00. Inap.

Var #

1811(C) R37. How much did you earn before taxes during a typical week or  
1837(D) month when you left this job?

- |  |           |
|--|-----------|
| Code DOLLARS (000-001)   | For 1811: |
| 999 998. DK  | - 8. DK   |
| 999 999. NA  | - 9. NA   |
| 000 000. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;<br>5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D) |           |

1812(C) R37. Per

- 1838(D)
- 3. Week
  - 4. 2 weeks; bimonthly
  - 5. Month
  - 6. Year

Make  
card

- 7. Other
- 9. NA; DK
- 0. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D)

1813(C) R38. Were you covered on this job by a union or employee-association  
1839(D) contract?

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D)

1814(C) R39. Were you covered by Social Security on this job?

1840(D) Use same code as for V1813

Var #

1815(C) R40. INTERVIEWER CHECKPOINT

1841(D)

0 in  
1816-  
1825(C)  
OR  
1842-  
1850(D)

- 1. R WAS SELF-EMPLOYED ON THIS JOB
- 2. ALL OTHERS
- 0. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642; 5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D)

1816(C) R41. Do you currently receive retirement, disability or other pension benefits from this employer, not including Social Security (or Railroad Retirement)?

1842(D)

0 in  
1817-  
1819(C)  
OR  
1843-  
1845(D)

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642; 5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D); 1 in 1815(C) or 1841(D)

1817(C) R41a. How many years have you received these benefits?

1843(D)

Code number of YEARS (01-40)

- 98. DK
- 99. NA

If answered "since YR" convert to number of YEARS.

- 00. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642; 5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D); 1 in 1815(C) or 1841(D); 5, 8-9 in 1816(C) or 1842(D)

P. 466227

Screen 18  
Revised  
4-19-83

Var #

1818(C) R41b. How much did you receive in 1982?

1844(D) Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

000 000. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D);  
1 in 1815(C) or 1841(D); 5, 8-9 in 1816(C) or 1842(D);  
NONE

1819(C) R41b. Per

1845(D)

0 in  
1820-1824(C)  
1846-1849(D)

3. Week  
4. 2 weeks; bimonthly  
5. Month  
6. Year

Make  
card

7. Other  
9. NA; DK; NONE

0 in  
1820-1824(C)  
1846-1849(D)

0. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D);  
1 in 1815(C) or 1841(D); 5, 8-9 in 1816(C) or 1842(D)

1820(C) R42. Do you expect to receive retirement or other pension benefits  
(NO D) from this employer at some future time?

0 in  
1821-  
1825(C)

1. YES  
5. NO  
8. DK  
9. NA

0. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D);  
1 in 1815(C) or 1841(D); 3-7, 9 in 1819(C)

Var #

1821(C) R43. At what age do you expect to start receiving benefits from this  
1846(D) employer?

---

Code AGE (20-85)

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D);  
1 in 1815(C) or 1841(D); 5, 8-9 in 1820(C);  
3-7, 9 in 1819(C) or 1845(D)

1822(C) R44. How much do you expect to receive in benefits from this pension  
1847(D) plan per month or per year?

---

Code DOLLARS (000 001-999 995)

Make  
card

- 999 997. Other, non-dollar response (except %)
- 999 998. DK
- 999 999. NA

000 000. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D);  
1 in 1845(C) or 1841(D); 5, 8-9 in 1820(C);  
3-7, 9 in 1819(C) or 1845(D)

1823(C) R44. Per  
1848(D)

---

- 5. Month
- 6. Year

Make  
card

- 7. Other
- 8. Lump sum payment.
- 9. NA; DK

0. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D);  
1 in 1815(C) or 1841(D); 5, 8-9 in 1820(C);  
3-7, 9 in 1819(C) or 1845(D)

Var #

1824(C) R45. Some pension plans have a definite formula based on years of  
 1849(D) service or salary. Some plans base benefits on how much money  
 has accumulated in a person's account. Other plans use both  
 ways of setting benefits. How were the benefits for your pension  
 determined--by a definite formula based on years of service or  
 salary, or by the amount of money in your account, or in both ways?

---

- 1. DEFINITE FORMULA
- 2. MONEY IN ACCOUNT
- 3. BOTH
  
- 8. DON'T KNOW
- 9. NA
  
- 0. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
 5, 8-9 in 1727 or 1754; 5, 8-9 in 1728(D);  
 1 in 1815(C) or 1841(D); 5, 8-9 in 1820(C)

1825(C) R46. Did this plan cover people who worked for other employers  
 1850(D) as well as your own?

---

- 1. YES
- 5. NO
  
- 8. DON'T KNOW
- 9. NA
  
- 0. Inap, 5 or 9 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
 5, 8-9 in 1754; 5, 8-9 in 1728(D);  
 1 in 1815(C) or 1841(D); 5, 8-9 in 1820(C)

1826(C) R49. Do you expect to or do you now receive a pension from any  
 (NO D) employer other than the ones we have already talked about?

---

- 1. YES
- 5. NO
  
- 8. DK
- 9. NA
  
- 0. Inap, 5 in 1507; 1 in 1641(C); 1, 5, 8-9 in 1642;  
 5, 8-9 in 1727 or 1754

0 in 1827-1850
-------------------



1983 SURVEY OF CONSUMER FINANCES

Screen 19

(R. Respondent Employment: R50-R63a)

Var #

1901 R50. How many different employers have you worked for in full-time jobs lasting one year or longer?

---

Code number JOBS/EMPLOYERS FULL TIME (01-50)

0 in 1902	01-25	96. NEVER HAD FULL-TIME JOB
		98. DK
		99. NA

00. Inap, 5 or 9 in 1507

1902 R50a. Do you expect to work full-time in the future?

---

0 in 1903-1905	1. YES

0 in 1903-1906	5. NO
	8. DK
	9. NA

0. Inap, 5 or 9 in 1507; 01-25, 98-99 in 1901

Var #

1903 R51. At what age did you begin working for pay at your first full-time job lasting one year or longer?

---

Code AGE (10-70)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1, 5, 8-9 in 1902

1904 R52. Since you first started working, have there been any times when you did not work for a year or longer on a full-time job because of home and child-rearing duties, years spent in retirement, because of unemployment, illness, or for any other reason?

---

1. YES

5. NO

0 in	
1905	

8. DK

9. NA

0. Inap, 5 or 9 in 1507; 1, 5, 8-9 in 1902

1905 R52a. Excluding these times, about how many years in total have you worked full-time for pay?

---

Code number of YEARS FULL TIME (01-60)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1, 5, 8-9 in 1902; 5, 8-9 in 1904

Var #

1906 R53. At what age do you expect to stop working for pay at a full-time job?

R53a. At what age did you stop working for pay at a full-time job?

Code AGE (18-90)

- 95. NEVER STOP
- 96. ALREADY STOPPED AND R53a IS NA
- 98. DK
- 99. NA
  
- 00. Inap, 5 or 9 in 1507; 5, 8-9 in 1902

1907 R54. (In addition to full-time jobs,) about how many years in total have you worked part-time for pay, counting only part-time jobs that lasted a year or longer?

Code number of YEARS PART TIME (01-60)

- 96. NEVER HAD PART-TIME JOB
- 98. DK
- 99. NA
  
- 00. Inap, 5 or 9 in 1507

1908 R55. At what age do you expect to completely stop working on any paid job, including part-time jobs held during retirement years?

R55a. At what age did you stop working for pay?

Code AGE (18-90)

- 95. NEVER STOP
- 96. ALREADY STOPPED AND R55a IS NA
- 98. DK
- 99. NA
  
- 00. Inap, 5 or 9 in 1507

Var #

1909 R56. Are you currently receiving any Social Security payments on the basis of your own past contributions? (GREEN CHECK, NOT GOLD CHECK)

0 in  
1914-1920

1. YES

0 in  
1910-1913

5. NO

8. DK

9. NA

0. Inap, 5 or 9 in 1507

1910 R56a. Are the payments for retirement or disability benefits?

1. RETIREMENT

2. DISABILITY

3. BOTH

Make  
card

7. OTHER

8. DK

9. NA

0. Inap, 5 or 9 in 1507; 5, 8-9 in 1909

1911 R56b. How long have you received these benefits?

Code number of YEARS (01-50)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 5, 8-9 in 1909

If answered "Since YR"  
convert to number of  
YEARS.

Var #

1912 R56c. How much did you receive in benefits from Social Security per month in 1982?

---

Code DOLLARS (000 001-999 995)

999 996. NONE, NOTHING IN 1982 (Code 6 in 1913 for these).

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 1507; 5, 8-9 in 1909

1913 R56c. Per

---

5. Month

6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 1507; 5, 8-9 in 1909

1914 R57. Do you expect to be eligible for Social Security benefits in the future on the basis of your own contributions?

---

1. YES

5. NO

0 in  
1915-1919

8. DK

9. NA

0. Inap, 5 or 9 in 1507; 1 in 1909

1915 R57a. At what age do you expect to start receiving Social Security benefits?

---

Code AGE (30-85)

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 in 1909; 5, 8-9 in 1914

Var. #

1916

R57b. SUMMARY: How much do you expect to receive in benefits from Social Security per month or year, or as a proportion of your pay at the time you retire?

---

0 in 1919

1. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

0 in 1917-1918

2. R answered % of Pay

0 in 1917-1919

3. "Maximum amount" (no \$ given)

4. "Minimum amount" (no \$ given)

6. Nothing; Social Security will no longer exist

Make a card

7. Other

0 in 1917-1919

8. DON'T KNOW

9. NA

0. INAP., 5 or 9 in 1507; 1 in 1909; 5, 8-9 in 1914.

1917

R57b. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 1507; 1 in 1909; 5, 8-9 in 1914; 2, 3, 8-9 in 1916; 6 in 1916

1918

R57b. Per

---

5. Month

6. Year

Make card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 1507; 1 in 1909; 5, 8-9 in 1914; 2, 3, 8-9 in 1916; 6 in 1916.

Var #

1919

R57b. PERCENT

---

Code PERCENT TO ONE DECIMAL (001-995)

998. DK

999. NA

000. Inap, 5 or 9 in 1507; 1 in 1909; 5, 8-9 in 1914;  
1, 3, 8-9 in 1916; 6 in 1916.

1920

R57c. About how many years have you held paid jobs on which you  
contributed to Social Security?

---

Code number of YEARS (01-50)

96. None

98. DK

99. NA

00. Inap, 5 or 9 in 1507; 1 in 1909

Var #

1921 R58. What is the month and year of your birth? - MONTH

Code MONTH (01-12)

98. DK

99. NA

1922 R58. YEAR (1883-1969)

Code 4 digit YEAR (1883-1966)

9998. DK

9999. NA

Var #

1923 R59. Are you married, separated, divorced, widowed, or have you never been married?

---

1. MARRIED, INCLUDING SPOUSE AWAY IN SERVICE
2. SEPARATED
3. DIVORCED
4. WIDOWED
5. NEVER MARRIED
  
9. NA

1924 R60. Have you ever been in the military service?

---

1. YES
5. NO
  
9. NA



Var #

1928      R62. How would you describe your health--excellent, good, fair or poor?

- 1. EXCELLENT
- 2. GOOD
- 3. FAIR
- 4. POOR
  
- 8. DK
- 9. NA

1929      R63. Do you (or your husband/wife) have any children who are not living here with you?

- 1. YES
- 5. NO
  
- 9. NA

0 in  
1930

1930      R63a. How many children are not living here with you?

Code number of CHILDREN (01-20)

- 98. DK
- 99. NA
  
- 00. Inap, 5 or 9 in 1929

1931      SUMMARY: R HAS SPOUSE/PARTNER LIVING IN HOUSEHOLD

0 in  
screens  
20-23  
and  
2401-2422,  
2424-2428

- 1. Yes
- 5. No spouse/partner of R



Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 20

(S. Spouse Employment: S1-S19)

Var #

Var #

2001

S1: SUMMARY OF OCCUPATION STATUS

---

Code Occupation Status Summary precoded in green by editors

- 11. Worker only; works 20 hours or more a week
- 12. Worker only; works less than 20 hours a week
- 13. Worker + retired/disabled; works 20 hours or more a week
- 14. Worker + student; works 20 hours or more a week
- 15. Worker + housewife/other; works 20 hours or more a week
- 16. Worker + unemployed; works 20 hours or more a week
  
- 20. Temporarily laid off
  
- 30. Unemployed and looking for work--has worked before
- 31. Unemployed and looking for work--never worked before
- 32. Unemployed and looking; works less than 20 hours a week
  
- 50. Retired/Disabled--not working at all now
- 51. Retired/Disabled--works less than 20 hours a week
  
- 70. Student; not working at all now
- 72. Student; works less than 20 hours a week
  
- 80. Housewife/Other not in labor force; not working at all now
- 81. Housewife/Other not in labor force; works less than 20 hours a week
  
- 97. Other (incl. other combination)
- 99. NA

Make card
--------------

Var #

2002

S1. We are interested in your (husband's/wife's) present job status. Is (he/she) working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a student (a housewife), or what? (CHECK ALL THAT APPLY--E.G., RETIRED AND WORKING NOW--ASK ALL FOLLOW-UP QUESTIONS).

---

0 in  
2003-2008

- 01. WORKING NOW; ON STRIKE; SICK LEAVE
- 02. TEMPORARILY LAID OFF; ON EXTENDED LEAVE
- 21. Combination Box 1 and Box 2 checked

0 in  
2003-2005

- 03. UNEMPLOYED AND LOOKING FOR WORK
- 04. RETIRED; DISABLED
- 05. STUDENT
- 06. HOUSEWIFE
- 07. OTHER (including voluntarily out of labor force)
- 96. Other combination at R1 which includes Box #1
- 97. Other combinations at R1 not including Box #1
- 99. NA-See supervisor before coding this

Var #

2003 Slc. Does (he/she) expect to go back to work at this job?

0 in 2006-2008	1. YES
-------------------	--------

0 in 2004-2005	5. NO
	8. DK
	9. NA

0. Inap, 01, 03-07, 96-99 in 2002

2004 Slb. When did (he/she) last work on this job? - MONTH

Code MONTH (01-12)

98. DK  
99. NA

00. Inap, 01, 03-07, 96-99 in 2002; 5, 8-9 in 2003

2005 Slb. YEAR

Code YEAR (1980-1983)

9998. DK  
9999. NA

0000. Inap, 01, 03-07, 96-99 in 2002; 5, 8-9 in 2003

Var #

2006 Slc. Is (he/she) doing any work for pay at the present time?

---

- |                   |                                |
|-------------------|--------------------------------|
| 0 in<br>2007-2008 | 1. YES                         |
|                   | 5. NO                          |
|                   | 9. NA                          |
|                   | 0. Inap, 01 in 2002; 1 in 2003 |

2007 Sld. Has (he/she) ever done any work for pay?

---

- |                   |  |
|-------------------|--|
| 0 in<br>2008-2043 | 1. YES                                 |
| 2101-2142         | 5. NO                                  |
| 2201-2254         | 9. NA                                  |
| 2301-2350         |  |
| 2401-2419         | 0. Inap, 01 in 2002; 1 in 2003 or 2006 |

2008 Sle. INTERVIEWER CHECKPOINT

---

- |                                |                          |
|--------------------------------|--------------------------|
| 0 in<br>2009-2043<br>2101-2142 | 1. S IS RETIRED/DISABLED |
|--------------------------------|--------------------------|
- 
- |   |  |
|---|--|
| 0 in<br>2009-2043<br>2101-2142<br>2201-2228 | 2. S IS UNEMPLOYED/STUDENT/HOUSEWIFE/OTHER |
|---|--|
- 
9. NA
0. Inap, 01 in 2002; 1 in 2003 or 2006; 5 or 9 in 2007

Var #

- 2009 S2. Next are some questions about your (husband's/wife's) current, main job. What is the official title of (his/her) job (the title the (his/her) employer uses)?
- S2a. What sort of work does (he/she) do on (his/her) main job?
- S2b. Tell me a little more about what (he/she) does.
- 

Code 3 digit 1970 Census Occupation number precoded in green by editor EXCEPT:

000. Inap, 5 or 9 in 2007; 1 or 2 in 2008

- 2010 S3. What kind of business or industry does (he/she) work in--that is, what do they make or do at the place where (he/she) works?
- 

Code 3 digit 1970 Census Occupation number precoded in green by editor EXCEPT:

000. Inap, 5 or 9 in 2007; 1 or 2 in 2008

- 2011 S4. Is (he/she) self employed on (his/her) main job?
- 

0 in 2012-2013 2133-2137
--------------------------------

1. YES
5. NO
8. DK
9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008

- 2012 S4a. About how many other employees work for this company or organization including all locations--fewer than 100 employees, or more than 100 employees?
- 

1. FEWER THAN 100 EMPLOYEES
2. 100 OR MORE EMPLOYEES
8. DK
9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2011

Var #

2013

S5. Is this employer a unit or agency of the federal government, a state or local government, a public school or college, a private school or college, or any branch of the military service?

---

- 1. FEDERAL
- 2. STATE OR LOCAL
- 3. PUBLIC SCHOOL OR COLLEGE
- 4. PRIVATE SCHOOL OR COLLEGE
- 5. MILITARY

BEWARE

- 6. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2011

2014

S6. How many years has (he/she) worked for (this employer/himself/herself)?

---

Code number of YEARS (01-75)

97. "All my life"

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008

Convert "Since (YR)" answers to number of years.

2015

S7. How many more years does (he/she) expect to continue working for (this employer/himself/herself)?

---

Code number of YEARS (01-50)

96. NEVER PLAN TO RETIRE

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008

Convert "Until Age" answers to number of years.

Var #

2016 S8. About how many paid hours does (he/she) work on (his/her) main job in an average week?

---

Code HOURS per WEEK (01-95)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008

2017 S9. How many weeks per year would (he/she) expect to work on this job in a normal year, including paid vacations?

---

Code number of WEEKS (01-52)

Make card

97. Other

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008

Var #

2018 S10. About how much does (he/she) earn before taxes on (his/her) main job? (Was that per hour, week, month, or year?) - DOLLARS

---

Code \$ DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 or 2 in 2008

2019 Dummy Variable - Built = to 00, not displayed

2020 S10. Per

---

2. Day

3. Week

4. 2 weeks; bimonthly

5. Month

6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008

Var #

2021 S11. Is (he/she) covered on this job by a union or employee-association contract?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 or 2 in 2008

2022 S12. Is (he/she) covered by Social Security on this job?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 or 2 in 2008

2023 S13. INTERVIEWER CHECKPOINT

---

0 in  
2024-2043  
2101-2125

- 1. S IS SELF-EMPLOYED
- 2. S HAS WORKED FOR THIS EMPLOYER 2 YEARS OR LONGER OR STARTED BEFORE 1981 (IN S6)

▶ CC: (S6) V2014

0 in  
2024-2027

- 3. ALL OTHERS
- 0. Inap, 5 or 9 in 2007; 1 or 2 in 2008

Var #

2024 S14. Has (he/she) ever done some other kind of work or different job for this employer?

---

0 in  
2025-2027

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 or 3 in 2023

2025 S14a. How many other kinds of work or different jobs has (he/she) had with this employer?

---

Code number of KINDS OF WORK (01-20)

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 or 3 in 2023;  
5, 8-9 in 1524

2026 S14b. What sort of work did (he/she) do (at the longest of these jobs)?  
S14c. Tell me a little more about what (he/she) did.

---

Code 3 digit Census Occupation Code precoded in green by editors EXCEPT:

000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 or 3 in 2023;  
5, 8-9 in 1524

2027 S14d. How many years did (he/she) do this type of work or job for this employer?

---

Code number of YEARS (01-45)

- 01. One year or less
- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 or 3 in 2023;  
5, 8-9 in 2024

Var #

2028 S15. Is (he/she) covered by a pension or retirement plan on this job, not including social security (or Railroad Retirement)?

---

0 in  
2029-2030

1. YES

0 in  
2031-2043  
2101-2125

5. NO

8. DK

9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023

2029 S15a. Will (he/she) be covered by such a plan if (he/she) continues to work for this employer?

---

0 in  
2030

1. YES

5. NO

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023 or 2028

2030 S15b. How many more years must (he/she) work for this employer to be included in this plan?

---

Code number of YEARS (01-50)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023 or 2028; 5, 8-9 in 1529

Var #

2031 S16. Does this pension plan include people who work for other employers as well as (his/her) own?  
\_\_\_\_\_

- 1. YES
- 5. NO
- 8. DON'T KNOW
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028

2032 S16a. With this employer, is (he/she) covered by one basic plan, a main plan with optional parts, or by more than one plan?  
\_\_\_\_\_

0 in  
2034

- 1. ONE PLAN
- 2. OPTIONAL PARTS
- 3. MORE THAN ONE PLAN

BEWARE!

- 4. DON'T KNOW
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028

Var #

2033 S16b. How many years has (he/she) been included in the main or basic plan, including only the years that count toward (his/her) pension or retirement benefits?

---

Code number of YEARS (01-95)

Convert "Since YR" answers to number of years.
--

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028

2034 S16c. (IF HAS OPTIONAL OR SECOND PLAN)  
How many years has (he/she) been included in the (optional/second) plan including only the years that count toward (his/her) pension or retirement benefits?

---

Code number of YEARS (01-95)

If answered "Since YR", convert to number of years.
---

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2009; 1 in 2023;  
5, 8-9 in 2028; 1 in 2032

Var #

2035 S16d. All pension plans have vesting rules that guarantee that an employee who has been in the plan a certain number of years earns the right to some pension benefits, even if the employee leaves and is no longer covered by the plan. Has (he/she) worked under the main or basic plan long enough to earn this right?

---

0 in 2036
--------------

- 1. YES
- 5. NO
- 8. DON'T KNOW
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028

2036 S16e. How many more years must (he/she) be included in this plan in order to eventually earn the right to receive some benefits?

---

Code number of YEARS (01-40)

- 98. DK
- 99. NA
- 00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 1, 8-9 in 2035

Var #

2037

S17. What is the youngest age or the minimum years of service at which (he/she) could receive full retirement benefits from the main or basic pension plan? (CHECK ALL THAT APPLY AND SPECIFY AGE, YEARS, OR COMBINATION).

0 in  
2039

1. a. AGE checked

If both a and b are checked, code 6

0 in  
2038

2. b. YEARS checked

3. c. AGE AND YEARS checked; a and b checked

0 in  
2038

4. d. WHEN AGE PLUS YEARS = checked

Make  
card

5. e. OTHER checked

6. AGE OR YEARS (from other or marginal note)  
(a and b checked)

Make  
card

7. Other combinations

0 in  
2038-2039

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028

Var #2038      S17. YOUNGEST AGE

---

Code YOUNGEST AGE (20-70)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 2 or 4, 8-9 in 20372039      S17. YEARS OF SERVICE OR POINT COMBINATION

---

Code number of YEARS OR PORINTS (01-95)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
1, 8-9 in 2037

Var #

2040 S18. If (he/she) wished to, would (he/she) retire earlier and receive reduced benefits from this plan?

---

0 in 2041-2042	—	1. YES
	—	5. NO
	—	8. DON'T KNOW
	—	9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028

2041 S19. What is the youngest age or the minimum years of service at which (he/she) could retire and begin drawing at least partial benefits from the main or basic pension plan? (CHECK ALL THAT APPLY AND SPECIFY AGE, YEARS, OR COMBINATION.)

---

0 in 2042	—	1. a. AGE checked
--------------	---	-------------------

If both a and b are checked, code 6

0 in 2041	—	2. b. YEARS checked
--------------	---	---------------------

3. c. AGE AND YEARS checked

0 in 2041	—	4. d. WHEN AGE PLUS YEARS = checked
--------------	---	-------------------------------------

Make card	—	5. e. OTHER checked (except 6)
--------------	---	--------------------------------

6. AGE OR YEARS (from OTHER or marginal note)  
(a and b checked)

Make card	—	7. Other combinations
--------------	---	-----------------------

0 in 2041-2042	—	8. DON'T KNOW
	—	9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2040

Var #

2042

S19. YOUNGEST AGE

Code YOUNGEST AGE (20-75)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2040; 2, 4, 8-9 in 2041

2043

S19. YEARS OF SERVICE OR POINT COMBINATION

Code number of YEARS or POINTS (01-95)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2040; 1, 8-9 in 2041



Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 21

(S. Spouse Employment: S20-S27)

Var #

2101 S20. At what age does (he/she) expect to start receiving benefits from  
the main or basic pension plan?

---

Code AGE (20-75)

98. DK

99. NA

97. NEVER; DON'T EXPECT TO WORK HERE THAT LONG.

00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028

Var #

2102 S21. SUMMARY: In total, how much does (he/she) expect to receive from all parts of the pension plan(s), per month or year, or as a proportion of (his/her) pay at the time (he/she) retires?

---

0 in 2105 — 1. Answered as \$ \_\_\_\_ Per \_\_\_\_

0 in 2103-2104 — 2. Answered as % of Pay

0 in 2105 — 3. Answered as Lump sum \$  
5. None, nothing.

Make card — 7. Other

0 in 2103-2105 — 8. DON'T KNOW  
9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023; 5, 8-9 in 2028

2103 S21. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023; 5, 8-9 in 2028; 2, 8-9 in 2102

2104 S21. Per

---

5. Month  
6. Year

Make card — 7. Other

8. Lump sum; one payment only  
9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023; 5, 8-9 in 2028; 2, 8-9 in 2102

Var #

2105 S21. Percent

---

Code PERCENT TO ONE DECIMAL (001-995)

998. DK

999. NA

000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 1, 3, 8-9 in 2102

2106 S22. Did (he/she) make any contributions to any part of the pension plan(s) during 1982, such as by having money deducted from (his/her) pay?

---

1. YES

5. NO

0 in  
2107-2116

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2023

2107 S22a. Is (he/she) required to contribute?

---

1. YES

5. NO

0 in  
2108-2112

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2106

Var #

2108 S22b. SUMMARY: What amount or percent of (his/her) pay is (he/she) required to contribute?

---

0 in  
2110-2111

1. R answered % of Pay

0 in  
2109

2. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

Make  
card

7. Other

0 in  
2109-2111

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2106 or 2107

2109 S22b. PERCENT OF PAY

---

Code PERCENT TO ONE DECIMAL (001-995)

998. DK

999. NA

000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2106 or 2107; 2, 8-9 in 2108

Var #

2110 S22b. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2106 or 2107;  
1, 8-9 in 2108

2111 S22b. PER

---

3. Week

4. 2 weeks; bimonthly

5. Month

6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2106 or 2107;  
1, 8-9 in 2108

2112 S22c. Does (he/she) also make voluntary contributions?

---

1. YES

5. NO

0 in  
2113-2116

8. DON'T KNOW

9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2106 or 2107

Var #

2113 S22d. SUMMARY: What amount or percent of (his/her) pay did (he/she) voluntarily contribute in 1982?

---

0 in  
2115-2116

1. R answered % of Pay

0 in  
2114

2. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

Make  
card

7. Other

0 in  
2114-2116

8. DK

9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2106 or 2112

2114 S22d. PERCENT

---

Code PERCENT TO ONE DECIMAL (001-995)

996. NONE

998. DK

999. NA

000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2106 or 2112; 2, 8-9 in 2113

Var #

2115      S22d. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028, 5, 8-9 in 2106 or 2112;  
1, 8-9 in 2113

2116      S22d. Per

---

3. Week

4. 2 weeks; bimonthly

5. Month

6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 5, 8-9 in 2106 or 2112; 1, 8-9 in 2113

Var #

2117 S23. Some pension plans have a definite formula based on years of service or salary. Some plans base benefits on how much money has accumulated in a person's account. Other plans use both ways of setting benefits. How are the benefits for your (husband/wife's) pension determined, (including the optional/second plan)--by a definite formula based on years of service or salary, or by the amount of money in (his/her) account, or in both ways?

---

0 in  
2118-2125

- 1. DEFINITE BENEFIT FORMULA
  - 3. BOTH
  - 5. MONEY ACCUMULATED IN ACCOUNT
  - 8. DON'T KNOW
  - 9. NA
0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028

2118 S23a. Does (his/her) employer make contributions to (his/her) account?

0 in  
2119-2122

- 1. YES
  - 5. NO
  - 8. DON'T KNOW
  - 9. NA
0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 1, 8-9 in 2117

2119 S23b. SUMMARY: What amount or percent of pay did (his/her) employer contribute to (his/her) account in 1982?

0 in  
2122

1. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

0 in  
2120-2121

- 2. R answered % of Pay
- 5. None, nothing; just joined plan in '82.'

Make  
card

7. Other

0 in  
2120-2122

- 8. DK
- 9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 1, 8-9 in 2117; 5, 8-9 in 2118

Var #

2120 S23b. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

000 000. Inap, 5, 8 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 1, 8-9 in 2117; 5, 8-9 in 2118;  
2, 8-9 in 2119

2121 S23b. Per

---

3. Week  
4. 2 weeks; bimonthly  
5. Month  
6. Year

Make  
card

7. Other  
9. NA; DK  
0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 1, 8-9 in 2117; 5, 8-9 in 2118;  
2, 8-9 in 2119

2122 S23b. PERCENT

---

Code PERCENT TO ONE DECIMAL (001-995)

996. NONE  
998. DK  
999. NA

000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 1, 8-9 in 2117; 5, 8-9 in 2118;  
1, 8-9 in 2119

Var #

2123 S23c. What is the approximate dollar amount in (his/her) account now?

Code DOLLARS (000 001-999 995)

999 998. DON'T KNOW

999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2023;  
5, 8-9 in 2028; 1, 8-9 in 2117

2124 S23d. How much could (he/she) withdraw from this account today if (he/she) were to leave this employer?

Code DOLLARS (000 001-999 995)

Make  
card

999 997. Other, non-dollar response (except %)

999 998. DON'T KNOW

999 999. NA

000 000. R answered % OF ACCOUNT BALANCE; Inap, 5 or 9 in 2007;  
1 or 2 in 2008; 1 in 2023; 5, 8-9 in 2028;  
1, 8-9 in 2117

2125 S23d. % OF ACCOUNT BALANCE

Code PERCENT TO ONE DECIMAL (001-995)

996. NONE

998. DON'T KNOW

999. NA

000. R answered DOLLARS; Inap, 5 or 9 in 2007; 1 or 2 in 2008;  
1 in 2023; 5, 8-9 in 2028; 1, 8-9 in 2117

Var #

2126 S24. (Excluding the pension plans you already mentioned,) does your (husband/wife) participate on this job in any tax-deferred compensation or savings plans, such as a "thrift" or a profit sharing plan?

---

0 in  
2127-2140

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 or 2 in 2008

2127 S24a. What is the name of the plan?

---

0 in  
2128-2140

- 01. IRA OR KEOGH
- 02. Thrift plan, savings plan, savings and investment plan
- 03. Profit sharing plan (exception NFS)
- 04. Stock option/savings plan; ESOP
- 05. Annuity plan
- 06. Credit Union account/shares

- 90. Tax sheltered, tax deferred, deferred compensation plan not codeable above.
- 91. Company name given, type of account NA.

Make  
card

- 97. Other
- 98. DK
- 99. NA
- 00. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 5, 8-9 in 2126

Var #

2128 S24b. Did (he/she) make any contributions to this plan during 1982, such as by having money deducted from (his/her) pay?

---

0 in  
2129-2132

- 1. YES
- 5. NO
- 8. DON'T KNOW
- 9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 5, 8-9 in 2126; 01 in 2127

2129 S24c. SUMMARY: What amount or percent of (his/her) pay did (he/she) contribute in 1982?

---

0 in  
2131-2132

1. R answered % of Pay

0 in  
2130

2. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

5. None, nothing; just joined plan in '82.'

Make  
card

7. Other

0 in  
2130-2132

- 8. DK
- 9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 5, 8-9 in 2126; 01 in 2127; 5, 8-9 in 2128

2130 S24c. PERCENT

---

Code PERCENT TO ONE DECIMAL (001-995)

- 998. DK
- 999. NA

000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 5, 8-9 in 2126; 01 in 2127; 5, 8-9 in 2128; 2, 8-9 in 2129

Var #

2131 S24c. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 5, 8-9 in 2126;  
01 in 2127; 5, 8-9 in 2128; 1, 8-9 in 2129

2132 S24c. Per

---

3. Week  
4. 2 weeks; bimonthly  
5. Month  
6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 5, 8-9 in 2126;  
01 in 2127; 5, 8-9 in 2128; 1, 8-9 in 2129

2133 S24d. (IF NOT SELF-EMPLOYED) Does (his/her) employer make contributions  
to this plan?

---

1. YES  
5. NO

0 in  
2134-2137

8. DON'T KNOW  
9. NA

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2011;  
5, 8-9 in 2126; 01 in 2127

Var #

2134 S24e. SUMMARY: What amount or percent of pay did your employer contribute in 1982?

---

0 in 2137 — 1. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

0 in 2135-2136 — 2. R answered % of Pay  
5. NONE, NOTHING; JUST JOINED PLAN IN '82.'

Make card — 7. Other

0 in 2135-2137 — 8. DK  
9. NA  
0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2011; 5, 8-9 in 2126; 01 in 2127; 5, 8-9 in 2133

2135 S24e. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK  
999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2011; 5, 8-9 in 2126; 01 in 2127; 5, 8-9 in 2133; 2, 8-9 in 2134

2136 S24e. Per

---

3. Week  
4. 2 weeks; bimonthly  
5. Month  
6. Year

Make card — 7. Other

9. NA; DK

0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2011; 5, 8-9 in 2126; 01 in 2127; 5, 8-9 in 2133; 2, 8-9 in 2134

Var #

2137

S24e. PERCENT

---

Code PERCENT TO ONE DECIMAL (001-995)

996. NONE

998. DK

999. NA

000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2011;  
5, 8-9 in 2126; 01 in 2127; 5, 8-9 in 2133;  
1, 8-9 in 2134

2138

S24f. What is the approximate dollar amount in (his/her) account now?

---

Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 5, 8-9 in 2126;  
01 in 2127

Var #

2139 S24g. How much could (he/she) withdraw from this account today if  
(he/she) were to leave this employer?

---

Code DOLLARS (000 001-999 995)

Make  
card

999 997. Other, non-dollar response (except %)

999 998. DK

999 999. NA

000 000. R answered % of ACCOUNT BALANCE; Inap, 5 or 9 in 2007;  
1 or 2 in 2008; 5, 8-9 in 2126; 01 in 2127

2140 S24g. % of ACCOUNT BALANCE

---

Code PERCENT TO ONE DECIMAL (001-995)

996. NONE

998. DK

999. NA

000. R answered DOLLARS; Inap, 5 or 9 in 2007; 1 or 2 in 2008;  
5, 8-9 in 2126; 01 in 2127

Var #

2141 S25. INTERVIEWER CHECKPOINT

0 in  
2142,  
2229-2254  
2301-2326

- 1. S IS RETIRED/DISABLED IN R1 AND IS CURRENTLY WORKING FOR PAY
- 2. ALL OTHERS
- 0. Inap, 5 or 9 in 2007; 1 or 2 in 2008

2142 S26. Have you worked for pay for any other employer, or were you self-employed on any prior job?

S27. I'd like to ask you about the longest prior job you've had ...

0 in.  
2201-2254

- 1. YES

0 in  
2201-2254  
2301-2350

- 5. NO
- 8. DK
- 9. NA

- 0. Inap, 5 or 9 in 2007; 1 or 2 in 2008; 1 in 2141



Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 22

(S. Spouse Employment: S28-S49, Cols. A & B)

Var #

- 2201(A) S28. What was the official title of (his/her) job ...  
COLUMN A (before (he/she) became retired/disabled?)  
2229(B) COLUMN B (on (his/her) last paid job?)  
S28b. Tell me a little more about what (he/she) did.

Code 3 digit Census Occupation Code precoded in green by  
editors EXCEPT:

000. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 2 in 2226(B)

- 2202(A) S29. What kind of business or industry did (he/she) work in--that is,  
2230(B) what did they make or do at the place where (he/she) worked?

Code 3 digit Census Industry Code precoded in green by  
editors EXCEPT:

000. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 2 in 2226(B)

Var #

2203(A)

S30. Was (he/she) self-employed on this job?

---

2231(B)

0 in  
2204-  
2205(A)  
OR  
2232-  
2233(B)

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 2 in 2226(B)

2204(A)

S31. About how many other employees worked for this company or organization, including all locations--fewer than one hundred or more than one hundred employees?

---

2232(B)

- 1. FEWER THAN 100
- 2. 100 OR MORE
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1, 8-9 in 2203(A) or 2231(B);  
2 in 2226(B)

2205(A)

S32. Was this employer a unit or agency of the federal government, a state or local government, a public school or college, a private school or college, or any branch of the military service?

---

2233(B)

- 1. FEDERAL
- 2. STATE OR LOCAL
- 3. PUBLIC SCHOOL
- 4. PRIVATE SCHOOL
- 5. MILITARY

BEWARE!

- 6. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1, 8-9 in 2203(A) or 2231(B);  
2 in 2226(B)

Var #

2206(A) S33. In what month and year did (he/she) stop working for (this employer/  
2234(B) himself/herself)? - MONTH

---

Code MONTH (01-12)

96. Still on this job

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 2 in 2226(B)

2207(A) S33. YEAR

---

2235(B) Code 4 digit YEAR (1900-1983)

9996. Still on this job

9998. DK

9999. NA

0000. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 2 in 2226(B)

2208(A) S34. How many years did (he/she) work for (this employer/himself/  
2236(B) herself)?

---

Code number of YEARS (01-50)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 2 in 2226(B)

Var #

2209(A) S35. About how many paid hours did (he/she) work on this job in an  
2237(B) average week?

---

Code number of HOURS PER WEEK (01-95)

98. DK  
99. NA

00. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 2 in 2226(B)

2210(A) S36. How many weeks per year did (he/she) work on this job in a normal  
2238(B) year, including paid vacation?

---

Code number of WEEKS (01-52)

98. DK  
99. NA

00. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 2 in 2226(B)

Var #

2211(A) S37. How much did (he/she) earn before taxes during a typical week or  
 2239(B) month when (he/she) left this job?

Code DOLLARS (000 001-999 995)

If wage given in per hour or day, convert to per week and code whole dollars.

999 998. DK  
 999 999. NA

000 000. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
 1, 5, 8-9 in 2142; 2 in 2226(B)

2212(A) S37. Per

2240(B)

- 3. Week
- 4. 2 weeks; bimonthly
- 5. Month
- 6. Year

Make card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
 1, 5, 8-9 in 2142; 2 in 2226(B)

2213(A) S38. Was (he/she) covered on this job by a union or employee-  
 2241(B) association contract?

- 1. YES
- 5. NO

8. DK  
 9. NA

0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
 1, 5, 8-9 in 2142; 2 in 2226(B)

2214(A) S39. Was (he/she) covered by Social Security on this job?

2242(B)

Use same code as for V2213

Var #

2215(A) S40. INTERVIEWER CHECKPOINT

---

2243(B)

0 in  
2216-  
2225(A)  
OR  
2244-  
2253(B)

- 1. S WAS SELF-EMPLOYED ON THIS JOB
- 2. ALL OTHERS
- 0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 2 in 2226(B)

2216(A) S41. Does (he/she) currently receive retirement, disability or other  
2244(B) pension benefits from this employer, not including Social  
Security (or Railroad Retirement)?

---

0 in  
2217-  
2219(A)  
OR  
2245-  
2247(B)

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1 in 2215(A) or 2243(B);  
2 in 2226(B)

2217(A) S41a. How many years has (he/she) received these benefits?

---

2245(B)

Code number of YEARS (01-40)

- 98. DK
- 99. NA

If answered "since YR"  
convert to number of  
YEARS.

- 00. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1 in 2215(A) or 2243(B);  
5, 8-9 in 2216(A) or 2244(B); 2 in 2226(B)

Var #

2218(A) S41b. How much did (he/she) receive in 1982?

2246(B) Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1 in 2215(A) or 2243(B);  
5, 8-9 in 2216(A) or 2244(B); 2 in 2226(B)

2219(A) S41b. Per

2247(B)

0 in  
2220-2224(A)  
2248-2252(B)

- 3. Week
- 4. 2 weeks; bimonthly
- 5. Month
- 6. Year

Make  
card

7. Other

0 in  
2220-2224(A)  
2248-2252(B)

9. NA; DK ; NONE

0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1 in 2215(A) or 2243(B);  
5, 8-9 in 2216(A) or 2244(B); 2 in 2226(B)

2220(A) S42. Does (he/she) expect to receive retirement or other pension  
2248(B) benefits from this employer at some future time?

0 in  
2221-  
2225(A)  
OR  
2249-  
2253(B)

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1 in 2215(A) or 2243(B);  
2 in 2226(B); 3-7, 9 in 2219(A) or 2247(B)

Var #

2221(A) S43. At what age does (he/she) expect to start receiving benefits from  
2249(B) this employer?

---

Code AGE (20-85)

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1 in 2215(A) or 2243(B);  
5, 8-9 in 2220(A) or 2248(B); 2 in 2226(B);  
3-7, 9 in 2219(A) or 2247(B)

2222(A) S44. How much does (he/she) expect to receive in benefits from this  
2250(B) pension plan per month or per year?

---

Code DOLLARS (000 001-999 995)

Make  
card

999 997. Other, non-dollar response (except %)

- 999 998. DK
- 999 999. NA

000 000. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1 in 2215(A) or 2243(B);  
5, 8-9 in 2220(A) or 2248(B); 2 in 2226(B);  
3-7, 9 in 2219(A) or 2247(B)

2223(A) S44. Per

---

2251(B)

- 5. Month
- 6. Year

Make  
card

- 7. Other
- 8. Lump sum payment
- 9. NA; DK

0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1 in 2215(A) or 2243(B);  
5, 8-9 in 2220(A) or 2248(B); 2 in 2226(B);  
3-7, 9 in 2219(A) or 2247(B)

Var #

2224(A) S45. Some pension plans have a definite formula based on years of  
 2252(B) service or salary. Some plans base benefits on how much money  
 has accumulated in a person's account. Other plans use both  
 ways of setting benefits. How were the benefits for (his/her)  
 pension determined--by a definite formula based on years of  
 service or salary, or by the amount of money in (his/her) account,  
or in both ways?

---

- 1. DEFINITE FORMULA
- 2. MONEY IN ACCOUNT
- 3. BOTH
  
- 8. DON'T KNOW
- 9. NA
  
- 0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
 1, 5, 8-9 in 2142; 1 in 2215(A) or 2243(B);  
 5, 8-9 in 2220(A) or 2248(B); 2 in 2226(B)

2225(A) S46. Did this plan cover people who worked for other employers as  
 2253(B) well as (his/her) own?

---

- 1. YES
- 5. NO
  
- 8. DON'T KNOW
- 9. NA
  
- 0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
 1, 5, 8-9 in 2142; 1 in 2215(A) or 2243(B);  
 5, 8-9 in 2220(A) or 2248(B); 2 in 2226(B)

2226(A) S47. INTERVIEWER CHECKPOINT

---

(NO B)

0 in 2227
--------------

1. S IS RETIRED/DISABLED AND CURRENTLY WORKING FOR PAY

0 in 2228-2254
-------------------

2. ALL OTHERS (Retired only) (Skip B)

0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1, 5, 8-9 in 2142

Var #

2227(A) S48. Has (he/she) worked for pay for any other employer, or was (he/she)  
2254(B) self-employed on any prior job?

0 in  
2301-2350

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5 or 9 in 2007; 2 in 2008(A); 1 in 2141(B);  
1, 5, 8-9 in 2142; 1 in 2226;

2228(A) S49. Does (he/she) expect to or does (he/she) now receive a pension  
(NO B) from any employer other than the ones we have already talked about?

0 in  
2327-2350

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0. Inap, 5 in 2007; 2 in 2008; 1, 5, 8-9 in 2142;  
2 in 2226.

Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 23

(S. Spouse Employment: S28-S49, Cols. C & D)

Var #

- 2301(C) S28. What was the official title of (his/her) job ...  
2327(D) COLUMN C (on (his/her) longest prior job?)  
COLUMN D (from which (he/she) expects to or now receives a pension?)  
S28b. Tell me a little more about what (he/she) did.

Code 3 digit Census Occupation Code precoded in green by  
editors EXCEPT:

000. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

- 2302(C) S29. What kind of business or industry did (he/she) work in--that is,  
2328(D) what did they make or do at the place where (he/she) worked?

Code 3 digit Census Industry Code precoded in green by  
editors EXCEPT:

000. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

Var #

2303(C) S30. Was (he/she) self-employed on this job? \_\_\_\_\_

2329(D)

0 in  
2304-  
2305(C)  
OR  
2330-  
2331(D)

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142; 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

2304(C) S31. About how many other employees worked for this company or  
2330(D) organization, including all locations--fewer than one hundred  
or more than one hundred employees? \_\_\_\_\_

- 1. FEWER THAN 100
- 2. 100 OR MORE
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142; 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D); 1, 8-9 in 2303(C) or 2329(D)

2305(C) S32. Was this employer a unit or agency of the federal government,  
2331(D) a state or local government, a public school or college, a  
private school or college, or any branch of the military  
service? \_\_\_\_\_

- 1. FEDERAL
- 2. STATE OR LOCAL
- 3. PUBLIC SCHOOL
- 4. PRIVATE SCHOOL
- 5. MILITARY

BEWARE!

- 6. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142; 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D); 1, 8-9 in 2303(C) or 2329(D)

Var #

2306(C) S33. In what month and year did (he/she) stop working for (this employer/  
2332(D) himself/herself)? - MONTH

---

Code MONTH (01-12)

96. Still working on this job

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

2307(C) S33. YEAR

---

2333(D)

Code 4 digit YEAR (1923-1983)

9996. Still working on this job

9998. DK

9999. NA

0000. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

2308(C) S34. How many years did (he/she) work for (this employer/himself/  
2334(D) herself)?

---

Code number of YEARS (01-60)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

Var #

2309(C) S35. About how many paid hours did (he/she) work on this job in an  
2335(D) average week?

---

Code number of HOURS PER WEEK (01-95)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

2310(C) S36. How many weeks per year did (he/she) work on this job in a normal  
2336(D) year, including paid vacation?

---

Code number of WEEKS (01-52)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

Var #

2311(C) S37. How much did (he/she) earn before taxes during a typical week or  
 2337(D) month when (he/she) left this job?

---

Code DOLLARS (000 001-999 995)

999 998. IK

999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

2312(C) S37. Per

---

2338(D)

3. Week

4. 2 weeks; bimonthly

5. Month

6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

2313(C) S38. Was (he/she) covered on this job by a union or employee-  
 2339(D) association contract?

---

1. YES

5. NO

8. DK

9. NA

0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

2314(C) S39. Was (he/she) covered by Social Security on this job?

---

2340(D)

Use same code as for V2313

Var #

2315(C) S40. INTERVIEWER CHECKPOINT

2341(D)

0 in  
2316-  
2325(C)  
OR  
2342-  
2350(D)

- 1. S WAS SELF-EMPLOYED ON THIS JOB
- 2. ALL OTHERS
- 0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142; 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D)

2316(C)

S41. Does (he/she) currently receive retirement, disability or other pension benefits from this employer, not including Social Security (or Railroad Retirement)?

2342(D)

0 in  
2317-  
2319(C)  
OR  
2343-  
2345(D)

- 1. YES
- 5. NO
- 8. DK
- 9. NA
- 0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142; 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D); 1 in 2315(C) or 2341(D)

2317(C)

S41a. How many years has (he/she) received these benefits?

2343(D)

Code number of YEARS (01-40)

- 98. DK
- 99. NA

If answered "since YR" convert to number of YEARS.

- 00. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142; 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D); 1 in 2315(C) or 2341(D); 5, 8-9 in 2316(C) or 2342(D)

Var #

2318(C) S41b. How much did (he/she) receive in 1982?

2344(D) Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142; 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D); 1 in 2315(C) or 2341(D); 5, 8-9 in 2316(C) or 2342(D); NONE

2319(C) S41b. Per

2345(D)

0 in 2320-2324(C) 2346-2349(D) 3. Week  
4. 2 weeks; bimonthly  
5. Month  
6. Year

Make card

7. Other

9. NA; DK; NONE

0 in 2320-2324(C) 2346-2349(D) 0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142; 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D); 1 in 2315(C) or 2341(D); 5, 8-9 in 2316(C) or 2342(D)

2320(C) S42. Does (he/she) expect to receive retirement or other pension benefits from this employer at some future time?  
(NO D)

0 in 2321-2325(C)

1. YES

5. NO

8. DK

9. NA

0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142; 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D); 1 in 2315(C) or 2341(D); 3-7, 9 in 2319(C)

Var #

2321(C) S43. At what age does (he/she) expect to start receiving benefits  
2346(D) from this employer?

---

Code AGE (20-85)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D);  
1 in 2315(C) or 2341(D); 5, 8-9 in 2320(C);  
3-7, 9 in 2319(C) or 2345(D)

2322(C) S44. How much does (he/she) expect to receive in benefits from this  
2347(D) pension plan per month or per year?

---

Code DOLLARS (000 001-999 995)

Make  
card

999 997. Other, non-dollar response (except %)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D);  
1 in 2345(C) or 2341(D); 5, 8-9 in 2320(C);  
3-7, 9 in 2319(C) or 2345(D)

2323(C) S44. Per

---

2348(D)

5. Month

6. Year

Make  
card

7. Other

8. Lump sum payment.

9. NA; DK

0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D);  
1 in 2315(C) or 2341(D); 5, 8-9 in 2320(C);  
3-7, 9 in 2319(C) or 2345(D)

Var #

2324(C) S45. Some pension plans have a definite formula based on years of  
 2349(D) service or salary. Some plans base benefits on how much money  
 has accumulated in a person's account. Other plans use both  
 ways of setting benefits. How were the benefits for (his/her)  
 pension determined--by a definite formula based on years of service  
 or salary, or by the amount of money in (his/her) account, or in  
 both ways?

---

- 1. DEFINITE FORMULA
- 2. MONEY IN ACCOUNT
- 3. BOTH
  
- 8. DON'T KNOW
- 9. NA
  
- 0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
 5, 8-9 in 2227 or 2254; 5, 8-9 in 2228(D);  
 1 in 2315(C) or 2341(D); 5, 8-9 in 2320(C)

2325(C) S46. Did this plan cover people who worked for other employers as  
 2350(D) well as (his/her) own?

---

- 1. YES
- 5. NO
  
- 8. DON'T KNOW
- 9. NA
  
- 0. Inap, 5 or 9 in 2007; 1 in 2141(C); 1, 5, 8-9 in 2142;  
 5, 8-9 in 2254; 5, 8-9 in 2228(D);  
 1 in 2315(C) or 2341(D); 5, 8-9 in 2320(C)

2326(C) S49. Does (he/she) expect to or does (he/she) now receive a pension  
 (NO D) from any employer other than the ones we have already talked  
 about?

---

- 1. YES
- 5. NO
  
- 8. DK
- 9. NA
  
- 0. Inap, 5 in 2007; 1, 5, 8-9 in 2142; 5, 8-9 in 2227 or 2254

0 in 2327-2350
-------------------



1983 SURVEY OF CONSUMER FINANCES

Screen 24

(S. Spouse Employment: S50-S63a; T. Income)

Var #

2401 S50. How many different employers has (he/she) worked for in  
full-time jobs lasting one year or longer?

Code number JOBS/EMPLOYERS FULL TIME (01-50)

- |              |                             |
|--------------|-----------------------------|
| 0 in<br>2402 | 01-50                       |
|              | 96. NEVER HAD FULL-TIME JOB |
|              | 98. DK                      |
|              | 99. NA                      |
00. Inap, 5 or 9 in 2007

2402 S50a. Does (he/she) expect to work full-time in the future?

- |                   |        |
|-------------------|--------|
| 0 in<br>2403-2405 | 1. YES |
|                   | 5. NO  |

- |                   |   |
|-------------------|---|
| 0 in<br>2403-2406 | 8. DK   |
|                   | 9. NA   |
|                   | 0. Inap, 5 or 9 in 2007; 01-25, 98-99 in 2401 |

Var #

2403 S51. At what age did (he/she) begin working for pay at (his/her) first full-time job lasting one year or longer?

---

Code AGE (10-70)

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007; 1, 5, 8-9 in 2402

2404 S52. Since (he/she) first started working, have there been any times when (he/she) did not work for a year or longer on a full-time job because of home and child-rearing duties, years spent in retirement, because of unemployment, illness, or for any other reason?

---

- 1. YES
- 5. NO

0 in 2405	

- 8. DK
- 9. NA

0. Inap, 5 or 9 in 2007; 1, 5, 8-9 in 2402

2405 S52a. Excluding these times, about how many years in total has (he/she) worked full-time for pay?

---

Code number of YEARS FULL TIME (01-70)

- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007; 1, 5, 8-9 in 2402; 5, 8-9 in 2404

Var #

2406 S53. At what age does (he/she) expect to stop working for pay at a full-time job?  
S53a. At what age did (he/she) stop working for pay at a full-time job?

Code AGE (18-90)

- 95. NEVER STOP
- 96. ALREADY STOPPED AND S53a IS NA
- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007; 5, 8-9 in 2402

2407 S54. (In addition to full-time jobs,) about how many years in total has (he/she) worked part-time for pay, counting only part-time jobs that lasted a year or longer?

Code number of YEARS PART TIME (01-60)

- 96. NEVER HAD PART TIME JOB
- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007

2408 S55. At what age does (he/she) expect to completely stop working on any paid job, including part-time jobs held during retirement years?  
S55a. At what age did (he/she) stop working for pay?

Code AGE (18-90)

- 95. NEVER STOP
- 96. ALREADY STOPPED AND S55a IS NA
- 98. DK
- 99. NA

00. Inap, 5 or 9 in 2007

Var #

2409 S56. Is (he/she) currently receiving any Social Security payments on the basis of your own past contributions? (GREEN CHECK, NOT GOLD CHECK)

0 in  
2414-2420

1. YES

0 in  
2410-2413

5. NO

8. DK

9. NA

0. Inap, 5 or 9 in 2007

2410 S56a. Are the payments for retirement or disability benefits?

1. RETIREMENT

2. DISABILITY

3. BOTH

Make  
card

7. OTHER

8. DK

9. NA

0. Inap, 5 or 9 in 2007; 5, 8-9 in 2409

2411 S56b. How long has (he/she) received these benefits?

Code number of YEARS (01-50)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 5, 8-9 in 2409

If answered "Since YR"  
convert to number of  
YEARS.

Var #

2412 S56c. How much did (he/she) receive in benefits from Social Security per month in 1982?

---

Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 2007; 5, 8-9 in 2409

2413 S56c. Per

---

5. Month

6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 2007; 5, 8-9 in 2409

2414 S57. Does (he/she) expect to be eligible for Social Security benefits in the future on the basis of (his/her) own contributions?

---

1. YES

5. NO

0 in  
2415-2419

8. DK

9. NA

0. Inap, 5 or 9 in 2007; 1 in 2409

2415 S57a. At what age does (he/she) expect to start receiving Social Security benefits?

---

Code AGE (30-80)

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 in 2409; 5, 8-9 in 2414

Var. #

2416

S57b. SUMMARY: How much does (he/she) expect to receive in benefits from Social Security per month or year, or as a proportion of (his/her) pay at the time you retire?

---

0 in  
2419

1. R answered \$ \_\_\_\_\_ Per \_\_\_\_\_

0 in 2417-  
2418

2. R answered % of Pay

0 in 2417-  
2419

3. "Maximum amount" (no \$ given)

4. "Minimum amount" (no \$ given)

6. Nothing; "Social Security will no longer exist"

Make a card

7. Other

0 in 2417-  
2419

8. DON'T KNOW

9. NA

0. INAP., 5 or 9 in 2007; 1 in 2409; 5, 8-9 in 2414.

2417

S57b. DOLLARS

---

Code DOLLARS (000 001-999 995)

999 998. DK

999 999. NA

000 000. Inap, 5 or 9 in 2007; 1 in 2409; 5, 8-9 in 2414;  
2, 8-9 in 2416; 3 or 6 in 2416

2418

S57b. Per

---

5. Month

6. Year

Make  
card

7. Other

9. NA; DK

0. Inap, 5 or 9 in 2007; 1 in 2409; 5, 8-9 in 2414;  
2, 8-9 in 2416; 3 or 6 in 2416

Var #

2419 S57b. PERCENT

---

Code PERCENT TO ONE DECIMAL (001-995)

998. DK

999. NA

000. Inap, 5 or 9 in 2007; 1 in 2409; 5, 8-9 in 2414;  
1, 8-9 in 2416; 3 or 6 in 2416.

2420 S57c. About how many years has (he/she) held paid jobs on which  
(he/she) contributed to Social Security?

---

Code number of YEARS (01-50)

96. NONE

98. DK

99. NA

00. Inap, 5 or 9 in 2007; 1 in 2409

Var #

2421 S58. What is the month and year of (his/her) birth? - MONTH

Code MONTH (01-12)

98. DK

99. NA

2422 S58. YEAR (1883-1969)

Code 4 digit YEAR (1883-1966)

98. DK

99. NA

V2423 Does not exist in this application.

2424 S59. Has (he/she) ever been in the military service?

1. YES

5. NO

9. NA

Var #

2425 S60. What is the highest grade of school or year of college (he/she completed?)

Code HIGHEST GRADE (00-17)

0 in  
2427

00-12

0 in  
2426

13-17

0 in  
2426-2427

98. DK

99. NA

2426 S60a. Did (he/she) get either a high school diploma or pass a high school equivalency test?

1. YES

5. NO

8. DK

9. NA

0. Inap, 13-17, 98-99 in 2425

2427 S60b. Did (he/she) have a college degree?

1. YES

5. NO

8. DK

9. NA

0. Inap, 01-12, 98-99 in 2425

2428 S61. How would you describe (his/her) health--excellent, good, fair or poor?

1. EXCELLENT

2. GOOD

3. FAIR

4. POOR

8. DK

9. NA

Use the following codes for Items a-m in T1 & T2.

T1. We have talked about various sources of income. Now we would like to get the overall picture of all the different sources of income that you (and members of your family living here) had in 1982. Did (you/anyone) have income from wages and salaries, including bonuses, overtime and commissions? (RECORD IN COLUMN T1 AND ASK T2 FOR EACH SOURCE OF INCOME AS IT IS MENTIONED.)

---

0 in  
next  
var

- 1. YES
- 5. NO
- 8. DK
- 9. NA

T2. In total, how much income from (SOURCE) was received by you (and your family living here) in 1982 before deductions for taxes and anything else? (RECORD IN COLUMN T2.)

---

Code DOLLARS for 1982 (000 001-999 995)

- 999 998. DK
- 999 999. NA

000 000. Inap, 5, 8-9 in T1 for this item; loss--NA how much

(SEE V2552-V2554).

Var #

2429 a. WAGES OR SALARY?

2430 a. " " " - \$ amount

-8. DK

-9. NA

2431 b. A professional practice, business, or farm?

2432 b. " " " " " " - \$ amount

2433 c. Non-taxable investments such as municipal bonds or IRA's?

2434 c. " " " " " " " " - \$ amount

- 8. DK

- 9. NA

2435 d. Other interest income?

2436 d. " " " - \$ amount

- 8. DK

- 9. NA

2437 e. Dividends?

2438 e. " - \$ amount

- 8. DK

- 9. NA

2439 f. Net gains from the sale of stocks, bonds, or real estate?

2440 f. " " " " " " " " " " - \$ amount

- 8. DK

- 9. NA

2441 g. Rent, trust income, or royalties from any other investment or business?

2442 g. Rent, trust income, or royalties from any other investment or business? - \$ amount

Var #

- 2443 h. Worker's or unemployment compensation?
- 2444 h. " " " " - \$ amount
  
- 2445 j. Child support, alimony, inheritance, gifts, or any financial support from relatives or friends?
- 2446 j. Child support, alimony, inheritance, gifts, or any financial support from relatives or friends? - \$ amount
  
- 2447 k. ADC, AFDC, food stamps, or other assistance, such as SSI? (GOLD CHECKS)
- 2448 k. ADC, AFDC, food stamps, or other assistance, such as SSI? (GOLD CHECKS) - \$ amount
  
- 2449 m. Income from other retirement, annuity, pension, disability, or survivor's benefits, including employer pension benefits already mentioned?
- 2450 m. Income from other retirement, annuity, pension, disability, or survivor's benefits, including employer pension benefits already mentioned? - \$ amount

Var #

2451

T1n. Did you (or anyone in your family living here) have income from any other sources? (What other sources?)

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in 2452-2454
-------------------

2452

T2n. \$ amount

---

Code DOLLARS for 1982 (000 001-999 995)

- 999 998. DK
- 999 999. NA

000 000. Inap, 5, 8-9 in 2451

Var #

2453  
2454

Tln. What other sources?

---

- 01. Settlements from lawsuits, divorce, insurance
- 02. Gambling winnings or prize money
- 03. Educational scholarships or grants (not including loans), GI Bill, fellowship.

Make  
card

- 97. Other
- 98. DK
- 99. NA
- 00. Inap, 5, 8-9 in 2451; no second mention

Var #

2455 T3. How much was the total income you (and your family living here) received from all sources, before taxes and other deductions were made?

---

Code DOLLARS (0-001)

- 8. DK
- 9. NA
- 4 LOSS, NA HOW MUCH (SEE V2555)

2456 T4. During 1982, did you (or anyone in your family living here) pay any alimony or child support or provide any other financial support of relatives or friends who do not live here?

---

- 1. YES
- 5. NO
- 8. DK
- 9. NA

0 in	_____
2457	_____

2457 T4a. How much did you (or anyone in your family living here) pay in 1982?

---

Code DOLLARS (000-001)

- 8. DK
- 9. NA

000 000. Inap, 5, 8-9 in 2456

Var #

2458

T6. END OF INTERVIEW CHECKPOINT: RESPONDENT EMPLOYMENT/PENSION

1. R HAS NEVER WORKED FOR PAY (NO AT R1d)
2. R IS COVERED BY PENSION ON CURRENT JOB (YES AT R15), OR EXPECTS FUTURE PENSION FROM ANY PRIOR JOB (YES AT R42)
3. ALL OTHERS

▶ CC: R1d or R15,  
R42, R49c

2459

T7. END OF INTERVIEW CHECKPOINT: SPOUSE EMPLOYMENT/PENSION

4. R IS NOT MARRIED (and no live in partner)
5. HUSBAND/WIFE NEVER WORKED FOR PAY (NO AT S1d)
6. HUSBAND/WIFE IS COVERED BY PENSION ON CURRENT JOB (YES AT S15), OR EXPECTS FUTURE PENSION FROM ANY PRIOR JOB (YES AT S42)
7. ALL OTHERS

▶ CC: V1931 or S1d  
or S15, S42,  
S49d

Survey Research Center  
Coding Section

P. 466227  
February 1983

1983 SURVEY OF CONSUMER FINANCES

Screen 25

(X. Interviewer Observations; Listing Box; Editor's Worksheet)

Var #

2501

X1. SEX OF R:

---

1. MALE
2. FEMALE

Var #

2502      X2. RELATIONSHIP OF R TO INFORMANT:

---

- 01. R is informant
- 02. R is spouse of informant
- 03. Child
- 04. Parent
- 05. Sibling
- 06. Grandparent
  
- 51. Roommate

- 96. R unrelated to informant.
- 97. Other
- 99. NA

Make  
card

2503      X3. RACIAL OR ETHNIC GROUP:

---

- 1. CAUCASIAN EXCEPT HISPANIC
- 2. BLACK EXCEPT HISPANIC
- 3. HISPANIC
- 4. AMERICAN INDIAN OR ALASKAN NATIVE
- 5. ASIAN OR PACIFIC ISLANDER
  
- 9. NA

Var #

Code V2504-2512 from listings in X4.

2504 Respondent's Sex

- 1. Male
- 2. Female

Be sure the person you code as R here is the one whose information is listed in Section R.

2505 Respondent's Age

Code AGE (15-95)

- 99. NA

2506 Spouse/Partner Sex

- 1. Male
- 2. Female
  
- 0. Inap, no spouse/partner

This may or may not be legal spouse but should be the person whose information is listed in Section S. If not see supervisor.

▶ CC: V1931

Var #

2507 Spouse/Partner Age

Code AGE (17-95)

99. NA

00. Inap, no spouse/partner

2508 TOTAL NUMBER OF PERSONS 18 or older in FU

Code number of ADULTS (0 -20)

99. NA

IF R OR SPOUSE IS UNDER  
18, COUNT AS ADULT(S)  
HERE. DO NOT COUNT AGAIN  
IN 2510.

2509 NUMBER OF PERSONS 65 or older in FU

Code number 65+ (00-20)

99. NA

2510 TOTAL NUMBER OF PERSONS Under 18 in FU

Code number of CHILDREN (00-20)

0 in  
2511-  
2512

00. NONE

99. NA

2511 Age of youngest child under 18 in FU

Code AGE (01-17)

99. NA

-00. Inap, 00 in 2510

If only one child  
under 18, code  
age as youngest  
and oldest child.

2512 Age of oldest child under 18 in FU

Use same code as for V2511

Var #

2513

X5. TYPE OF STRUCTURE IN WHICH FAMILY LIVES:

- 01. TRAILER; MOBILE HOME
- 02. DETACHED SINGLE FAMILY HOUSE
- 03. 2-FAMILY HOUSE, 2 UNITS SIDE BY SIDE
- 04. 2-FAMILY HOUSE, 2 UNITS ONE ABOVE THE OTHER
- 05. DETACHED 3-4 FAMILY HOUSE
- 06. ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW)
- 07. APARTMENT HOUSE (4 OR FEWER UNITS)
- 08. APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS)
- 09. APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE)
- 10. APARTMENT IN A COMMERCIAL STRUCTURE.
- 97. OTHER
- 99. NA

Make  
card

2514

X6. R'S UNDERSTANDING OF THE QUESTION WAS...

- 1. EXCELLENT
- 2. GOOD
- 3. FAIR
- 4. POOR
- 9. NA

Var #

2515

X7. R'S ABILITY TO EXPRESS (HIMSELF/HERSELF) WAS...

1. EXCELLENT
2. GOOD
3. FAIR
4. POOR
  
9. NA

2516

X8. WAS R SUSPICIOUS ABOUT THE STUDY BEFORE THE INTERVIEW?

1. NO, NOT AT ALL SUSPICIOUS
3. YES, SOMEWHAT SUSPICIOUS
5. YES, VERY SUSPICIOUS
  
9. NA

2517

X9. WAS R SUSPICIOUS ABOUT THE STUDY AFTER THE INTERVIEW?

1. NO, NOT AT ALL SUSPICIOUS
3. YES, SOMEWHAT SUSPICIOUS
5. YES, VERY SUSPICIOUS
  
9. NA

Var #

2518 X10. OVERALL, HOW GREAT WAS R'S INTEREST IN THE INTERVIEW?

- 1. VERY HIGH
- 2. ABOVE AVERAGE
- 3. AVERAGE
- 4. BELOW AVERAGE
- 5. VERY LOW
  
- 9. NA

2519 X11. OTHER PERSONS PRESENT AT INTERVIEW:

2520

Code up to 2 mentions in priority order, largest number checked first

0 in  
2520

- 1. NONE
- 2. CHILDREN UNDER 6
- 3. OLDER CHILDREN
- 4. SPOUSE
- 5. OTHER RELATIVES
- 6. OTHER ADULTS
  
- 9. NA
  
- 0. No second mention; 1 in 2519

Var #

2521 X12. DID R REFER TO DOCUMENTS TO ANSWER QUESTIONS?

- 1. FREQUENTLY
- 3. SOMETIMES
- 4. RARELY
- 5. NEVER
- 9. NA

0 in  
2522-2525

2522 X13. #1 LOAN

- 1. Checked
- 5. Not checked
- 9. NA
- 0. Inap, 5 or 9 in 2521

Use same code for  
V2523-2525.

2523 X13. #2 CHECKING; SAVING; INVESTMENTS

2524 X13. #3 PENSION

2525 X13. #4 INCOME TAX RETURN

Var #

2526 X14. R'S EMPLOYER/PENSION PROVIDER LISTED ON COVER SHEET (Z2a or Z2b)  
CORRESPONDS TO:

---

1. R'S JOB LISTED ON PAGE \_\_\_\_\_, (COLUMN \_\_\_\_\_).

0 in  
2527-2528

5. NO EMPLOYER/PENSION PROVIDER ADDRESS ON COVER SHEET

9. NA

2527 X14. LOCATION - PAGE #

---

Code Page # (52, 53, 60, 61)

99. NA

00. Inap, 5 in 2526

2528 X14. LOCATION - COLUMN

---

1. A

2. B

3. C

4. D

5. No column designation

9. NA

0. Inap, 5 in 2526

▶ CC: V2527 if 61

Var #

2529 X15. SPOUSE'S EMPLOYER/PENSION PROVIDER LISTED ON COVER SHEET (Z5a OR Z5L CORRESPONDS TO:

---

1. SPOUSE'S JOB LISTED ON PAGE\_\_\_\_, (COLUMN\_\_\_\_).

0 in  
2530-2531

5. NO EMPLOYER/PENSION PROVIDER ADDRESS ON COVER SHEET

0. No spouse

9. NA

2530 X15. LOCATION - PAGE #

---

Code PAGE # (70, 71, 78, 79)

99. NA

00. Inap, 5 or 0 in 2529

2531 X15. LOCATION - COLUMN

---

1. A

2. B

3. C

4. D

5. No column designation

9. NA

0. Inap, 5 or 0 in 2529

▶ CC: V2530 if 79

Var #

V2532-2546 FROM CODING WORKSHEET MISSING DATA IN DOLLAR AMOUNT FIELDS
--

2532 B4a-B4f (Check with V204, V207, 210, 213, V216, 219)

1. YES, information missing for Spouse of R only
  2. YES, information missing only for family member other than Spouse of R
  3. YES, information missing for Spouse AND other family member
  5. NO, no indication that information is missing for any family member
- High Priority — 7. YES, information missing for R but known for some/all other family members (Make card)
0. INAP, question not asked of R (may not be used at V2545)

Use same code for V2533-2546.
----------------------------------

CC: Check "0" for "0" at source Q's.
--

2533 B6a2534 K7a, K8a (check with V1124 and V1126)2535 K11a, K12a, K13a (check with V1137, V1139, V1141)2536 K16a, K18a-c (check with V1214, V1217, V1219, V1221)2537 K20a-e (check with V1224, V1226, V1228, V1230, V1232)2538 K21c (check with V1237)2539 K22a (check with V1241)2540 K24b-d (check with V1246, V1247, V1248)2541 K25b (check with V1303)2542 K26n (check with V1326)2543 K27b (check with V1403, V1405, V1407)2544 K28a (check with V1409)2545 T2a-T2n, T32546 T4a (check with V2457)

Var #

2547 Summary: R has one pension from multiple jobs

Make  
card

01. Has multiple job pension

CODE 96 UNLESS PRECODED  
ON THE CODING WORKSHEET

96. NO MULTIPLE JOB PENSION: NO SPOUSE (V2548 only)

99. NA

2548 Summary: S has one pension from multiple jobs

Use same code as for V2547

2549 SUMMARY: COMPLETENESS OF INTERVIEW

- 01. Interview complete
- 51. Breakoff in Section A
- 52. " " " B
- 53. " " " C
- 54. " " " D
- 55. " " " E
- 56. " " " F
- 57. " " " G
- 58. " " " H
- 59. " " " K
- 60. " " " R
- 61. " " " S
- 62. " " " T

Some breakoff/partial  
interviews have section  
X filled in -- Do not  
count that when  
determining breakoff  
point.

1983 Survey of Consumer Finances  
Codebook

Variable

2550 BUS #1 \$Y +/- (ON V1313)

- 1. V1313 is negative
- 0. V1313 is positive

2551 BUS #2 \$Y +/- (ON V1324)

- 1. V1324 is negative
- 0. V1324 is positive

2552 PROF \$Y +/- (ON V2432)

- 1. V2432 is negative
- 0. V2432 is positive

2553 GAINS \$Y +/- (ON V2440)

- 1. V2440 is negative
- 0. V2440 is positive

2554 TRST \$Y +/- (ON V2442)

- 1. V2442 is negative
- 0. V2442 is positive

2555 TOTAL \$Y +/- (ON V2455)

- 1. V2455 is negative
- 0. V2455 is positive

2556 SAMPLE TYPE: 1=HY 2=CS

- 1. High income
- 2. Cross section

Survey Research Center  
Coding Section

P. 466227

Var. #

2557

TOTAL PERSONS IN HU

Code actual NUMBER (01-25)

0 in  
505-531

01. One person

0 in  
508-531

02. Two persons

0 in  
511-531

03. Three persons

0 in  
514-531

04. Four persons

0 in  
517-531

05. Five persons

0 in  
520-531

06. Six persons

0 in  
523-531

07. Seven persons

0 in  
526-531

08. Eight persons

0 in  
529-531

09. Nine persons

Make card if more than 10 persons indicating Rel, Age, sex of those you have no room to code.

Code up to 10 persons listed;  
Person number 1 must be the main R.

P. 466227

Var. #	PER #1:REL TO R
2558(#1)	01. is Respondent
2561(#2)	02. Spouse of respondent
2564(#3)	03. Partner" of respondent
2567(#4)	
2570(#5)	04. child (incl in-laws)
2573(#6)	05. grandchild
2576(#7)	
2579(#8)	06. Parent (incl in-laws)
2582(#9)	07. Grandparent (incl in-laws)
2585(#10)	
	08. Aunt/uncle
	09. Cousin
	10. Niccc/nephew

Convert Rel. to informant  
to Relationship to our  
selected R.

Make  
card

- 29. Other relative
- 31. Roommate
- 32. "Friend" (except 03)
- 33. Relative of Partner

Make  
card

- 39. Other unrelated person

- 99. NA
- 00. Inap, no further persons

P. 466227

Var: #PER #1:SEX

2559(#1)	1. Male
2562(#2)	2. Female
2565(#3)	
2568(#4)	9. NA
2571(#5)	
2574(#6)	0. Inap, no further persons
2577(#7)	
2580(#8)	
2583(#9)	
2586(#10)	

PER #1:AGE

2560(#1)	Code actual AGE (01-95)
2563(#2)	
2566(#3)	01. One year or less
2569(#4)	
2572(#5)	95. Ninety-five years or more
2575(#6)	
2578(#7)	99. NA
2581(#8)	
2584(#9)	
2587(#10)	00. Inap, no further persons

-323-

P. 466227

Var. #

2588

HH COMPOSITION

---

- 01. Nuclear Family only: single person HU; R plus spouse/partner and/or children
- 02. Extended family: nuclear family plus other relative(s)
- 03. Unrelated persons only; Roommates

Make Card
-----------

- 97. Other combinations
- 99. NA

2589

RESULT MONTH (Month of interview)

- 2. Feb
- 3. Mar
- 4. Apr
- 5. May
- 6. Jun
- 7. July
- 8. Aug

99. NA

2590

RESULT DAY (Day of interview)

Code exact day (1-31)

99. NA







Var. #

2593

REGION

- 0. High income households
- 1. Northeast
- 2. North Central
- 3. South
- 4. West

2597

BELT CODE

This variable was coded according to the 1970 Census with additions from census population reports.

## 0. HIGH INCOME HOUSEHOLDS

1. Central cities of the 2 Standard Consolidated Areas (SCA's) plus the ten largest SMSA's (population over 2,000,000).
2. Central cities of SMSA's with fewer than 2,000,000 population (exclusive of those in the 2 SCA's).
3. Suburbs of the 2 SCA's and of the ten next largest SMSA's.
4. Suburbs of other SMSA's.
5. Adjacent areas.
6. Outlying areas.

SUBURBS are defined as all urbanized areas in the Primary Area exclusive of the areas coded "1" and "2" above, plus the remainder of any county which includes a central city or parts of a central city. (NOTE: In the New England division where SMSA boundaries do not follow county lines, it is necessary to limit this category to the SMSA part of a county which includes a central city.)

An ADJACENT AREA includes all territory beyond the outer boundary of the suburban belt, but within fifty miles of the central business district of a central city.

An OUTLYING AREA includes all territory more than fifty miles from the central business district of a central city.

Var. #

2600

REL OF R TO FU HD

1. Head
2. Spouse

2601

AGE OF FU HD

(Code Actual Age)

98. DK
99. NA

2602

AGE OF FU HD REC

1. 15-24
2. 25-34
3. 35-44
4. 45-54
5. 55-64
6. 65-74
7. 75 or older
  
9. NA

2603

ED OF FU HD

1. 0-8 grades
2. Some high school
3. High school graduate
5. Some college
6. College graduate
  
9. NA

2604

OCC OF FU HD

See occupation codes.

Var. #

2605

OCC OF FU HD REC

1. Professional, technical, and kindred workers
2. Managers and administrators, except farm
3. Self-employed in business
4. Sales, clerical and kindred workers
5. Craftsmen, protective service, and kindred workers
6. Operatives, laborers, and service workers
7. Farmers and farm managers
8. Members of armed forces, other occupations.
  
9. NA

2606

LIFE CYC STG

1. Under age 45, unmarried, no children
2. Under age 45, married, no children
3. Under age 45, married, youngest child under age 6
4. Under age 45, married, youngest child over age 6
5. Over age 45, married, has children age 6 and over
6. Over age 45, married, no children, head in labor force
7. Over age 45, married, no children, head retired
8. Over age 45, unmarried, no children, head in labor force
9. Over age 45, unmarried, no children, head retired
10. Any age, unmarried, has children
  
99. NA

<u>State</u>	<u>Code</u>
Alabama	01
Alaska	02
Arizona	04
Arkansas	05
California	06
Colorado	08
Connecticut	09
Delaware	10
District of Columbia	11
Florida	12
Georgia	13
Hawaii	15
Idaho	16
Illinois	17
Indiana	18
Iowa	19
Kansas	20
Kentucky	21
Louisiana	22
Maine	23
Maryland	24
Massachusetts	25
Michigan	26
Minnesota	27
Mississippi	28
Missouri	29
Montana	30
Nebraska	31
Nevada	32
New Hampshire	33
New Jersey	34
New Mexico	35
New York	36
North Carolina	37
North Dakota	38
Ohio	39
Oklahoma	40
Oregon	41
Pennsylvania	42
Rhode Island	44
South Carolina	45
South Dakota	46
Tennessee	47
Texas	48
Utah	49
Vermont	50
Virginia	51
Washington	53
West Virginia	54
Wisconsin	55
Wyoming	56

P. 466227

V2613 CS NONRESPONSE WEIGHT

V2614 CS POPULATION WEIGHT

V2615 CS NRESP/REGION WEIGHT

V2616 CS COMPOSITE WEIGHT

V2617 HY COMPOSITE WEIGHT

V2618 CS/HY COMPOSITE WEIGHT

V4429 INC.IMP: WAGE/SALARY  
(includes imputed income)  
xx. See V2429  
-1. DK, NA; High Income Sample

V4430 INC.IMP: \$WAGE/SALARY  
xxxxxxxxx. See V2430  
-1. DK, NA; High Income Sample

V4431 INC.IMP: PROF/BUS/FARM  
(includes imputed income)  
xx. See V2431  
-1. DK, NA; High Income Sample

V4432 INC.IMP: \$ PROF/BUS/FARM  
(includes imputed income)  
xxxxxxxxx. See V2432  
-1. DK, NA; High Income Sample

V4433 INC.IMP: NOTAX INTEREST  
(includes imputed income)  
xx. See V2433  
-1. DK, NA; High Income Sample

V4434 INC.IMP: \$ NOTAX INTEREST  
(includes imputed income)  
xxxxxxxxx. See V2434  
-1. DK, NA; High Income Sample

- V4435            INC.IMP: OTHER INTEREST  
                  (includes imputed income)
- xx. See V2435  
                  -1. DK, NA; High Income Sample
- V4436            INC.IMP: \$ OTH INTEREST  
                  (includes imputed income)
- xxxxxxxxx. See V2436  
                  -1. DK, NA; High Income Sample
- V4437            INC.IMP: DIVIDENDS  
                  (includes imputed income)
- xx. See V2437  
                  -1. DK, NA; High Income Sample
- V4438            INC.IMP: \$ DIVIDENDS  
                  (includes imputed income)
- xxxxxxxxx. See V2438  
                  -1. DK, NA; High Income Sample
- V4439            INC.IMP: CAPITAL GAINS  
                  (includes imputed income)
- xx. See V2439  
                  -1. DK, NA; High Income Sample
- V4440            INC.IMP: \$ CAPITAL GAINS  
                  (includes imputed income)
- xxxxxxxxx. See V2440  
                  -1. DK, NA; High Income Sample
- V4441            INC.IMP: RNT/TRST/RYL  
                  (includes imputed income)
- xx. See V2441  
                  -1. DK, NA; High Income Sample
- V4442            INC.IMP: \$ RNT/TRST/RYL  
                  (includes imputed income)
- xxxxxxxxx. See V2442  
                  -1. DK, NA; High Income Sample

- V4443           INC.IMP: WRK/UNEMP COMP  
(includes imputed income)
- xx. See V2443  
-1. DK, NA; High Income Sample
- V4444           INC.IMP: \$WRK/UNEMP COMP  
(includes imput-d income)
- xxxxxxxxx. See V2444  
-1. DK, NA; High Income Sample
- V4445           INC.IMP: ALIM/GIFT/REL  
(includes imputed income)
- xx. See V2445  
-1. DK, NA; High Income Sample
- V4446           INC.IMP: \$ ALIM/GIFT/REL  
(includes imputed income)
- xxxxxxxxx. See V2446  
-1. DK, NA; High Income Sample
- V4447           INC.IMP: ADC/FSTAMP/AST  
(includes imputed income)
- xx. See V2447  
-1. DK, NA; High Income Sample
- V4448           INC.IMP: \$ ADC/FSTMP/AST  
(includes imputed income)
- xxxxxxxxx. See V2448  
-1. DK, NA; High Income Sample
- V4449           INC.IMP: PEN/ANTY/DIS  
(includes imputed income)
- xx. See V2449  
-1. DK, NA; High Income Sample
- V4450           INC.IMP: \$ PEN/ANTY/DIS  
(includes imputed income)
- xxxxxxxxx. See V2450  
-1. DK, NA; High Income Sample
- V4551           INC.IMP: OTHER SOURCES  
(includes imputed income)
- xx. See V2451  
-1. DK, NA; High Income Sample

- V4552            INC.IMP: \$ OTHER SOURCES  
(includes imputed income)  
  
xxxxxxxxx. See V2452  
          -1. DK, NA; High Income Sample
- V4453            INC.IMP: TYP OTH SRCE A  
(includes imputed income)  
  
xx. See V2453  
          -1. DK, NA; High Income Sample
- V4454            INC.IMP: TYP OTH SRCE B  
(includes imputed income)  
  
xx. See V2454  
          -1. DK, NA; High Income Sample
- V4459            INC.IMP: TOT \$ INCOME  
(includes imputed income)  
  
xxxxxxxxx. See V2459  
          -1. DK, NA; High Income Sample

:

FINANCIAL INSTITUTIONS MASTER CODE

CARD X

- 01. COMMERCIAL BANK
- 02. SAVINGS & LOAN ASSOCIATION-OR- SAVINGS BANK
- 03. CREDIT UNION
- 04. FINANCE OR LOAN COMPANY
- 05. STORE -OR- DEALER
- 06. BROKERAGE COMPANY -OR- MONEY MARKET MUTUAL FUND
- 07. INSURANCE COMPANY
- 08. MORTGAGE COMPANY
- 09. CONTRACTOR -OR- DEVELOPER
  
- 10. PRIOR OWNER
- 11. AUTOMOBILE FINANCE COMPANY
- 12. DOCTOR -OR- HOSPITAL; DENTIST
- 13. LAWYER
- 14. ACCOUNTANT
- 15. EMPLOYER
- 16. FRIEND OR RELATIVE (not codeable above)
- 17. INDIVIDUAL LENDER (not codeable above)
  
- 21. Real Estate (invest.) Co.
- 22. School/college/university
- 23. Local/county/state government
- 24. Special federal government agency; FMHA; SBA; VA; FHA; HUD; NDSL
- 25. Federal government general or NA agency; IRS
- 26. At home (filled out papers)
- 27. (1242 only) Self (manages own trust)
- 28. Bank or general purpose credit card company; American Express; VISA; Carte Blanche; Mastercard (V133, 231 only)
  
- 29. Union
- 30. Church
- 31. AARP (American Association of Retired Persons)
- 32. Courts
  
- 93. Farm related lenders, not codeable above and NA if membership group or government agency
- 94. Investment/management companies or consultants--NEC
- 95. Institution--NA type
  
- 96. Combinations
- 97. OTHER
  
- 98. DK
- 99. NA

Make  
card